ROYAL PARTNERSHIP

M. E. MELVIN

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Royal Partnership

By
M. E. MELVIN, A.M., D.D.
General Secretary of the Stewardship Committee, Presbyterian Church, U. S.

With Introduction by
DAVID McCONAUGHY
Stewardship Director, Presbyterian Church, U. S. A.

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Dedicated to
the loyal and consecrated men of vision
who make up the United
Stewardship Council
of the
Churches of Christ
in America
whose inspiring fellowship the
writer counts as one
of the great
blessings of his life

INTRODUCTION

IT is the glory of Stewardship, as our Lord conceives and expounds it, that it lifts all life to a higher level. In the expressive phrase of the one hundred and thirteenth Psalm, "Who is like unto the Lord our God . . . that raiseth up the poor out of the dust, and lifteth up the needy from the dust, that he may set him with princes?" Jesus, with a touch or two, turned that old description into the imperishable picture of the Prodigal Son—one day in rags out in the pig-stys, the next clothed, with robe and shoes and ring from out the father's overflowing cornucopia, and in his right mind. That is "Royal Partnership." And the author of this book opens the door into a royal palace for men who have hitherto been grubbing for money in the muck and mire of the market-place.

Dr. Melvin is the Stewardship Director of the Presbyterian Church, U. S. He has also been president of the United Stewardship Council, which combines in its membership representatives of all the Protestant Evangelical Churches of the United States and Canada. This is evidence enough to guarantee his fitness to present the subject unfolded in the pages that follow. His is not the narrow view that conceives of Stewardship as synonymous with Tithing, nor even confines it to the sphere of money alone; his view reaches out to the widening horizon of life itself, with all that it contains. He writes daringly, but his feet are on a firm footing. Following in the steps of the

Great Master, he refuses to be shackled by stereotyped preconceptions, and fearlessly proclaims the responsibilities of Christian *Individualism*, over against the rights of *Collectivism*.

Those who will courageously press forward, along the trail which he has here blazed, will be rewarded by a fresh vision of a land of far horizons.

DAVID MCCONAUGHY.

New York.

FOREWORD

THE conviction has grown on me in recent months that there is a need, in the stewardship literature of the day, for a short, easily read presentation of the fundamentals involved in the property question, from the business man's point of view. This is preëminently an age of property. Its rights and duties are being examined as never before. We must be ever attempting to challenge the attention of men of means by a clear statement of these rights and duties.

The partnership viewpoint is familiar to all men, and from this standpoint the problem of measuring property values in terms of life is approached. First, property is considered as a subjective test of character and, second, as preëminently the tool of the kingdom of Christ.

Two discoveries, for me, opened the way completely for this approach: First, after some research, the type of partnership common in the Roman empire, with which the writers of the New Testament were familiar; and, second, the fact that *fellowship* and *partnership* are used in the New Testament as more or less identical terms.

No attempt has been made to treat the subject exhaustively, because I labor under the conviction that what is needed more is a statement and examination of fundamentals, leaving aside technical detailed discussion. Nor has the attempt been to present evidence of scholarship, principally because of the limitations imposed by nature and training, and also because this form of presentation would fail in its purpose.

Undoubtedly this discussion will not satisfy the ultra-conservative type of mind that minimizes the social teachings of the Gospel to the vanishing point; and, on the other

hand, it will not satisfy the ultra-radical type that magnifies the social teachings of the Gospel to the exclusion of its message on individual regeneration. But it is an honest attempt to bring men and women to see that there can be no enlargement of the Christian life, on the one hand, and no social justice, on the other hand, unless there is the right attitude on the part of the individual Christian towards property. It is therefore addressed exclusively to people who are already Christian.

It is offered with no further apology, and in the hope that its message will be read by thousands of business men and women of all communions, and be used by them in further study and discussion of the problems here set forth.

Acknowledgment is made, with sincere appreciation, of the service rendered in reviewing the manuscript by Drs. R. F. Campbell, D. Clay Lilly, J. Sprole Lyons, and Walter L. Lingle, and by Mr. David McConaughy, who have made many valuable suggestions and offered helpful criticisms; and of the courtesy of the publishers whose copyrighted books are quoted, to which reference is made in the Bibliography.

M. E. M.

Chattanooga.

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I

CONCERNING RELATIONSHIP

"Henceforth I call you not servants—but friends."—JOHN 15:15.

"Oh, brother man, if you have eyes at all
Look at a branch, a bird, a child, a rose,
Or anything that God ever made that grows—
Nor let the smallest vision of it slip
Till you may read, as on Belshazzar's wall,
The glory of Eternal Partnership."

—ROBINSON.[1]

TWO postulates of Scripture are here, first of all, assumed to be true, and to be the accepted faith in part of all Christian people. The first is that of the Fatherhood of God, as the Creator-Owner of all life and of all things. The second is that of the real, living Presence of the Risen Christ in the world and in the common affairs of men. If these two assertions of Scripture are true, as the ripened experience of millions of Christian people in all ages have proved them to be true, then there must follow as a logical conclusion a very real and definite relationship between Christ, on the one hand, and the believer, on the other, in the realm of created things provided by the Father.

If God equips life and Christ redeems and directs it, then all of life must be included, and none of it excluded, in the process of direction by Him. It is unworthy of Him and is unscriptural to admit His direction in the upper strata of life, which we call spiritual, and deny the same direction in the lower strata, which we call material. These two were not separated in His thought, nor in any of His statements.

[1] Reprinted by permission of the Macmillan Company, from *Sonnet*, Collected Poems, by E. A. Robinson, p. 96.

Life is a unit. A man's holdings in his lock-box are under the same direction that controls and inspires his soul when he comes to the communion table of his Lord. And the plain truth is that many redeemed men and women persist in attempting to separate these two areas of life in acknowledging the direction of Christ. Herein we have the one outstanding reason for the tragic failure of the Church for twenty centuries to achieve its purpose.

Certainly Scripture is not lacking in plain statements that define and limit the territory covered in life by Christ's control. Where, then, lies the trouble? Caution here prevents dogmatism. But two reasons appear plainly to any student of Church History, to explain the persistent effort of good people to limit the territory of the relationship one sustains to Christ to things called spiritual—that is, to affairs of the soul, mind and heart—and to set apart from that relationship all control of material things.

The first reason dates back to the early contact of the Apostolic Church with heathenism. The Jewish Church made no such attempt. The Apostles, under the tutelage of our Lord, made none. They were perfectly clear in their thinking and their statements. But heathenism had the natural conception of personal ownership of things. God had no place in their thinking as to ownership. Personal ownership is written all through the Roman law, from which the common law of England was written, and in turn the latter became the law of this country as well as of other civilized countries. Consequently, early Christianity suffered in having its teachings weakened at this point. Devout Christians turned to asceticism, a practise of paganism:[3]

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[3] Many pagan superstitions, ideas and practises affected the Church, and still linger. Among them particularly is the idea of property ownership. Trench in his *Study of Words* gives the origin and meaning of the word *pagan*: "The Christian Church fixed itself first in the seats and centers of intelligence in the towns and cities of the Roman empire, and in them its first triumphs were won; while long after these had accepted the truth, heathen superstitions and idolatries lingered on in the obscure hamlets and villages of the country; so that *pagans*, or villagers, came to be applied to all the remaining votaries of the old and decaying superstitions, inasmuch as the far

"If ownership is accepted as the true doctrine of property, then asceticism is its necessary religious accompaniment. The sin of covetousness lies very deep in the human heart, and both philosophy and religion have sought in vain to dislodge it. Their argument has always been the same, and the logic of it is imperative. Here it is: The ownership of riches and the increase of material wealth clog the higher spiritual nature; therefore, the cure of covetousness is poverty. To the sincere soul that seeks freedom from the cloying cares of property, heathenism has ever the same monotonous reply: 'This wealth of yours, get rid of it.'"—Calkins, *A Man and His Money.*

The modern Christian is affected by this false doctrine of things more than he perhaps suspects. His sub-conscious reasoning, if reduced to writing, would be about as follows: "Money, property, things, are essentially evil and filthy, and must be separated from things of the spirit. To be completely surrendered, I shall have to rid myself of all these—which I am not yet willing to do. I shall count these sordid material things as necessary evils and encumbrances, meanwhile yielding to His control in spiritual things." And thus the unity of life is arbitrarily destroyed, and Christ shut out from the area that affects it most.

An illustration of this attitude: An officer of the church, devout and sincere, was recently attending a church conference where plans and methods were being discussed for enlarged income and the extension work of the Church. He listened for a time, then arose in fervent passion to say: "I thought I came here to discuss the affairs of the Kingdom—and you are spending your time talking about money!" Another officer came to a meeting of his church session where financial plans were under discussion. He too protested, by saying: "All this concerns filthy lucre—let the deacons handle it." One marvels that the Church has made the progress it has made with this pernicious and arbitrary

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greater number of them were in this class." A pagan is one who is further defined as "holding a position analogous to that of a heathen in relation to a Christian society."

setting apart of a large portion of life as outside the relationship controlled by Christ.

The second reason for this attitude on the part of so many people lies in the failure of the ministry to declare the whole "counsel of God." This is not true of the ministry of this age in particular. There is a marked improvement today over a generation ago. But for nineteen centuries, it can be said by and large, the ministry has avoided giving to the people the scriptural teaching as to the control of Christ over things, money, property, in the proportion that its importance to the development of life deserves. They too have been unconsciously influenced by the practical dualism of pagan thought. If one doubts this, let him make a search among the printed sermons of any century since Apostolic days. Let him study the hymnology of the Church, to find this note missing. How often today do we hear a pastor in apologetic terms refer to "material things," as if they were unholy and unworthy of the mastery of Christ, and to be counted apart from "spiritual things"! One pastor recently made a labored effort to draw a distinction between a material stewardship and a spiritual stewardship. They cannot be separated, and Christ never intended that they should be.

It is in an effort to make more real and definite that complete relationship to Christ in all areas that this book is written. To the one who does not fully accept the two postulates first laid down, there will be herein only a vague message. For the one who does, the attempt is made at least to indicate a way for vitalizing faith and religious experience—a way shunned by the evangelist, neglected by too many pastors, and deliberately avoided by the believer. It is a step without which one will not climb to higher levels of religious life. That way concerns the use of property as a subjective test and an objective instrument for working out a fellowship or partnership with Jesus Christ. There is no primary concern in this message with an increase in benevolent funds, nor an enlarged giving of money, but only

with the one simplest and most fundamental way of deepening the faith of men and the enlargement of their Christian life. Giving will follow as effect follows cause.

The appeal to men is here subjective. Too much has the Church placed its major emphasis on the objective appeal; that of supporting missions, for example, solely because of the need for missions. The Church has had its pew rents, charity boxes, poor funds, suppers, and a thousand other schemes for increasing its income, all of which emphasize the needs outside a man. Too long has it neglected to show men that the first and great consideration in handling property and things has to do with their own enlargement of heart and soul, and the sustaining of a perfect relationship to the Living Christ.

Much of our instruction and preaching has been too mystical and ethereal to be grasped by plain people. We leave them vainly looking at the stars, when our Lord plainly pointed them first to things at their feet. A child learns the multiplication table before it learns algebra. Let us begin with the "multiplication table" of religious life.

Every prophet is proclaiming what the world needs most, of course, in terms of his own interpretation. To one, it is "surrendered lives;" to another it is "more faith in God;" to another, "more vital religion." All of these are admittedly true, but the one surest and withal easiest way to bring these about is rarely heard proclaimed. We are considering here those who are already converted but who need to be shown how to surrender and where, rather than to have preached to them a mystical doctrine of surrender.

A man said to an unusually successful evangelist recently: "That which holds back the progress of the Kingdom more than any other one thing is the wrong attitude of Christian people on property. You evangelists ought to recognize this, and give more attention to it." The reply was: "The trouble with them is they are not fully surrendered." To be sure, but the problem is to point out to honest and sincere

people the simple way to surrender, and not just to talk about it.

In whatever varied ways the problems of the Church may be stated, it can surely be said that the Church may expect no very great advance unless and until it puts its own house in order. We must start with church people. And this may be further resolved into the problem of relationship. The relationship the believer sustains to our Lord, properly entered into and realized in all its possibilities, makes of him an efficient working unit. A large part of life has been removed from that relationship, as we have seen. Any discussion, therefore, that deals with primary steps to bring about that full relationship is not only timely but is fundamental to the progress of the Church.

Broadly speaking, there are two hemispheres in one's life. One centers in *Being,* and the other centers in *Doing.* The one concerns personality and its relationship to God. The other has to do with service, activity, the use of things. Since no one word is broad enough to cover both, Scripture uses two sets of words to define these two relationships. In the realm of *Being* our relationship is to God, Creator, Owner, Master, Lord, Redeemer, Saviour. The agencies employed for perfecting this relationship are: The Holy Spirit, the Word, the Sacraments, Prayer. The objective is personal salvation. The test is faith. Here God speaks with the voice of authority. The language is, "Thou shalt." His word is final, and is given in terms of orders. But in the realm of *Doing* another set of words define the relationship: Elder-Brother, Friend, Co-laborer, Branch, Steward, Partner. The agencies employed for perfecting the relationship here are talents, things, property: "Inasmuch as ye did it unto the least of these, ye did it unto me." The objective is rewards. The test is the use of things.

Now especially note that here our Lord does not speak with the voice of a command and in terms of orders, but with the voice of persuasion, plea, entreaty and suggestion. One orders a servant, but pleads with a friend. In the fif-

teenth chapter of John, fifteenth verse, our Lord sounds a note new in the thinking of the old civilizations of the world at that time: "Henceforth, I call you not servants, but friends." The old world had known but two classes of people; namely, Lord and servant, master and slave, king and subject. It was something new for the Lord of all to take his servants into the secret of His counsels and deal with them as friends. It must be kept closely in mind that our Lord in discussing the service of his "friends" and their relationship to Him as such always pointed the right way, but left the course to their sense of honor, without the injunction of a command. For example, He never ordered Zacchæus to restore or divide his property. When Zacchæus had done it, He commended him and said: "This day is salvation come to thy house." On being asked to act as judge, in the division of a property, He said: "Who made me a judge or divider over you?" To the Rich Young Ruler, He gave advice, but not an order. In other words, we are here face to face with a definite relationship which our Lord set up between His followers and Himself, and in which He left a large measure of discretion and judgment to them. They were now "friends." Now, where the pathway is marked by orders, responsibility is lessened. Where honor and judgment are given full play, responsibility is increased. *It is easier to be a servant than a friend or partner.*

Men have often wondered why our Lord failed to enjoin the tithe of the Old Testament by direct order. May His "henceforth" in John 15:15 not serve to explain the silence? Not that the tithe was any less desirable or important than formerly, but "henceforth" He was leaving something to the sense of honor in men. He had lifted men to a new level over the old dispensation. They were, in the field of service at least, His Co-laborers, Friends and Partners. The schoolmaster period of the law was over, and now they were ready to develop a sense of responsibility in handling the things provided by the Father in coöperation with Him.

It is in this area of *Doing* where most of the tragic failures of Christian people of all ages have occurred. It is the breakdown here that explains the slow progress of the Church. Manifestly, to accept the teachings of our Lord with authority in spiritual things that concern forgiven sin, peace of mind, reconciliation with God, and then to ignore or treat lightly His plea for a high-minded honor in ethical conduct, makes for a lopsided development of life. Men follow Him to the Cross for personal salvation and ignore His teaching on money. Men worship Him as God, and decline to share with Him His world task. Men declare their faith in Him and whine that His teaching on property is impractical in a business world.

II

TWO WORDS

"God is faithful, by whom ye were called unto the fellowship of his Son, Jesus Christ, our Lord."—1 Cor. 1:9.

"Every mason in the quarry,
Every builder on the shore;
Every woodman in the forest,
Every boatman at the oar,
Sawing wood or drawing water,
Splitting stone or cleaving sod;
All the dusty ranks of labor—
In the regiment of God—
March together toward His temple,
Do the work His hands prepare,
Faithful toil is holy service,
Honest work is praise and prayer."

—VAN DYKE.

WE are now ready to study two words in the New Testament used to set forth a relationship to Christ in the area of Doing, *fellowship* and *partnership*. These two words are used interchangeably and come from one Greek word, *koinonos*. From this word we get our own words *common* and *communion*. It means to be a sharer in, a partaker of, to become associated with, used variously as a verb, noun and adjective.

In Luke 5:10 James and John, two brothers, with a friend, Simon Peter, are described as partners in operating a little fishing business. It is important to note that in verse 7 it is said: "They beckoned to their *partners*." This is a different word, rarely used, of which Vincent in his *Word Studies* says: "It might have indicated hired workmen, while the word used in verse 10 denotes a closer association." Paul describes Titus as his *partner* in 2 Cor. 8:23, using *koinonos*. The same word appears again in Philemon 17:

"Count me a *partner;*" and again in 2 Peter 1:4: "*partakers* of the divine nature;" in 1 Peter 5:1, "*partaker* of the glory that shall be revealed;" in 2 Cor. 1:7, "*partakers* of the sufferings." In the following places *koinonia* (felowship-partnership) is used: 1 Cor. 1:9, "God is faithful, by whom ye were called unto the *fellowship* of his Son, Jesus Christ, our Lord;" 1 John 1:3, "truly our *fellowship* is with the Father and with his Son Jesus Christ;" Phil. 3:10, "that I may know him and the *fellowship* of his sufferings;" 1 Cor. 10:16, "the cup of blessing—is it not the *communion* of the blood of Christ?"

There are many other references, but these are sufficient to establish the fact that we have throughout the New Testament one Greek word for which we employ two English words, *fellowship* and *partnership.* The word used to describe that most sacred of all occasions in the believer's life, when he approaches the table of his Lord, is the same word used to describe partners in fishing; sharers in the covenant blessings of redemption and sharers in property; partnership in the sufferings of Christ and partnership in business. The essential thing to keep in mind here is that fellowship and partnership in the New Testament denote the same thing. Hodge says, in commenting on one of these passages: "Parties are said to be in communion when they are so united that what belongs to one belongs to the other."

Until about 1600 A. D. the word *partnership* had a much wider application than now. In the English literature prior to 1800, *partnership* and *fellowship* were often used as identical terms.

> "Would not this, Sir, get me a fellowship
> In a cry of players?"
> —Shakespeare, *Hamlet* III:2.

In a translation of Xenophon by Bingham, in 1623, occurs this: "They would enter into a fellowship of warre with the Grecians," meaning partnership. Hutton, in 1806, in his *Course in Mathematics,* giving the rule for business partner-

ships, wrote, "Fellowship is either single or double." Even as late as 1859 Smith's *Arithmetic* wrote the two as equivalents. We can now more clearly understand why the translators of the King James Version of the Bible used the word *fellowship* so often as for example in translating 1 Cor. 1:9. To them fellowship and partnership were practically synonymous.

Our present-day usage of the word *partnership* has therefore been very much narrowed by the prevailing ideas of legal contracts in business relationships as between the parties to a partnership. Most writers who approach the problem of the relationship between Christ and the believer in the field of property avoid the use of the term *partnership*, frankly conceding that the term is too legal to set forth adequately the full relationship. This concession is too hastily made. We must get back to the New Testament use of the word; and when we do, we find that the term is the best possible one to use. It denotes a close coöperation and friendly association in the work of a common task that no other word can denote. It bespeaks an intimacy that the word *steward* does not suggest; it involves duties that the word *agent* does not carry; it embraces in the territory covered not only things material, but a participation in the sufferings and likewise the glory of Christ.

This, then, is "Royal Partnership"—to be invited by Him to manage His property, to divide profits, to share losses, to accumulate and administer *with* Him, and to partake of the benefits of the blood covenant at the communion table, and share with Him the "glory that shall be." Can any man, then, look upon such a relationship lightly? Can any man who grasps the full content of this term, come with pious composure to the communion table and share there, while at the same time he withholds his property accumulations from the operation of this partnership? Let it be said again, it is just because men persist in seeking to make this separation, that the Kingdom of God is delayed.

With the discussion that has preceded, we are now pre-

pared to draw rather narrow limits, and henceforth confine it to the partnership with Christ in the field of property. Men do not need especially an emphasis on this partnership in the upper strata of life, of which the communion table is an example. But because they have not carried down their thought of partnership to the lower levels of life careful thinking and plain speaking becomes a necessity, if the Church is to meet the issues of the day. It will be necessary, then, to embrace in this study some of the many theories of property which have been advanced in the past in an attempt to solve the problems of social injustice. The discussion may take us apparently far afield, but we shall come back to the attitude of our Lord on property as the only practical solution of an age-old problem, and partnership with Him therein as the only working basis.

Let us now look into the matter of partnerships from the point of view of the law textbooks. A very interesting discovery meets us at the threshold; namely, the character of the ordinary partnership under the Roman Law, with which our Lord and the Apostles were familiar.

"Partnerships are of ancient origin. Under the Roman Law a partnership was founded on confidence, independent of contract. The partners were usually relatives acting as mutual trustees for each other, and shared the profits in proportion to the contribution made by each to the common fund. During the Middle Ages when trade was carried on under great difficulties, partnership assumed its modern form. . . . According to the common law (of England, which came from the Roman Law) a partnership was nothing more than an association of individuals."—Modern Am. Law, Vol. IX, pp. 293, 4.

This quotation makes the case of the three friends, operating a fishing business as described in Luke 5:10, very interesting. They were *kiononoi, partners.* We cannot imagine Peter, James and John going to some lawyer and having a long legal document drawn up, with a lot of "aforesaids" and "hereinafters" set forth. No, they merely got

together, bought a boat in common, fished every day (except the Sabbath and the full of the moon and bad weather), sold their catch, divided their profits, and thus supported their families. We must keep this case in mind, because it is typical of a Roman law partnership, and moreover was the kind familiar to the writers of the New Testament.

"In general, a partnership was the voluntary association of two or more persons for the purpose of gain or sharing in the work and profits of any enterprise. . . . The partnership of modern legal systems is based upon the *societas* of Roman law. No formalities were necessary for the constitution of a *societas.* Either property or labor must be contributed by the *socius;* if one party contributed neither property nor labor, or if one partner was to share in the loss, but not in the profit, there was no true *societas.* . . . Partners may agree what shall and what shall not be partnership property. But a partner may not make use of anything belonging to the firm for his private purposes. If so, he must account to his firm for any profit he may make."—Enc. Britannica.

There are today two theories among the jurists on partnerships. The first is that of a corporation, which, in law, is regarded as a separate entity, from the stockholders. With this conception we have nothing here to do, although it may unconsciously bias the thinking of men as they approach the matter of partnership with Christ. The second is that of an association of individuals, which is becoming less common as our highly organized industrial life develops. It is this conception of a partnership that must be held to in our discussion.

The courts have had great difficulty in defining partnerships. George, on *Partnership*, says: "Indeed, some of the best minds that have grappled with the subject have been reluctant to formulate a definition." A partnership is not an agency, according to the author just referred to:

"The law of partnership is closely connected with the law of agency. A partnership is a sort of agency, but a peculiar one.

If an agreement for the conduct of a business and a sharing of the profits results in joint ownership of profits, the parties are partners. If the agreement does not make the parties joint owners of the profits, but one takes a part because of service rendered, he is an agent. The ultimate and conclusive test of a partnership is the co-ownership of the profits of the business."

Societies and clubs not organized for profit are not considered partnerships. Pecuniary gain as a motive must always be found in any true partnership. One more authority is offered on partnerships:

"The English law on partnerships is derived from the common law and from the Roman law. Both require a partnership to be in good faith and for a lawful purpose; that all partners must contribute something, whether of property or skill to the common stock. Both require a community in profits and, to a more limited extent, community in losses. In the absence of express agreement, both require equal division of profits. A Roman partner could not bind the firm by debt, nor alienate more than his share of the partnership property."—Meecham.

It is generally agreed that the following constitute essential elements of a partnership:

1. An unincorporated association;
2. Created not by law, but by voluntary agreement;
3. Requires two or more competent parties;
4. Involves a contribution by members of money, property, skill, labor, credit and the like;
5. Contemplates the transaction of some lawful business;
6. The purpose is pecuniary gain.

May we go back to our fishing business on the Sea of Galilee with James, John and Peter? There are four very plain implications in their partnership; namely, coöperation, industry, faith, honesty. Each one did his part. James never loafed while the others fished. Each trusted the other. And neither one tried to slip aside the biggest fish at the end of the day. They were honest with each other. To

rob any man is bad enough, but to steal from a trusting partner is the worst type of dishonesty. We may need this principle again before our discussion closes.

It must be admitted that any human analogy when pressed too far in order to illustrate the relationship of the believer to Christ, will break down. We are called sons of God, but we cannot press human sonship too far as an illustration. The same is true of the partnership relation to Him. Especially must we be guarded at the point of the ownership of the capital provided by Him. Scripture repeats over and over again that God owns, and not man. With this and other minor reservations, we can with immeasurable profit study our relationship to Christ from the point of view of our common understanding of partnerships.

Every man should pause to ask himself what part he actually contributes to the capital with which he works. The Master-Partner provides the soil, the climate, the raw materials. Society furnishes the market. The only contribution which the individual makes to the partnership is the skill and energy used. A group of engineers, a few years ago, undertook to estimate the actual portion a farmer, for example, contributes to his successful farming operations. The conclusion was five per cent; other factors such as soil, climate and market, ninety-five per cent.

Does any one shrink from the thought of making partnership with Him in part, at least, to consist of pecuniary gain? Why so? Shall we be forever bound by the old pagan idea of the essential evil of material things? Did not God in the very beginning enjoin on men to be "fruitful and multiply and replenish the earth"? Is there anything unholy in making money with Him? In fact, the time has come to dignify money-making as a holy calling, if entered into as a partnership with Him. Too long have our business men been made to feel that money-making is a sordid game. The sordidness comes only when it is carried on outside of partnership with Him and not with Him. Men, whose God given talent is to make money, have been lampooned and

berated by so called reformers both in the pulpit and out of it. Some one needs to rise to the defense of the business man who is contributing his talent to the Partnership union with his Lord. This is what he can best do and he needs encouragement, not abuse. Let him make all the money he can in a legitimate way, and then lead him to see the possibilities ahead both for himself and his Lord by entering full partnership with Him. No one thinks of denouncing the artist or the musician for using his talent to the fullest. Why should a business man be discredited for using his talent?

Our business men hold the key to the solution of the problems confronting the Church today. They are in position to wrest from the control of Christ all the lower areas of life, or they may by proper leadership and training admit Him there to complete control. When He is thus admitted fully then may the Church look for events undreamed of. This is His world; He has a Program; He has invited men into fellowship and partnership with Him to carry that Program through.

We are dealing here with a new ideal. God says, "We"; a man may say, "God and I." Whose world? Ours. Whose program? Ours. "All things are yours, and ye are Christ's, and Christ is God's" (1 Cor. 3:23). With this attitude, a man can come with a pure heart to Him and ask for profits and success, with the assurance that his Silent Partner will Himself be honored by the plea. On the other hand, what right has a Christian business man to ask Him for direction and profits when he knows, and Jesus knows, that the profits will be used only for the man's own interests? But with the partner attitude he can say to Him: "This is our business, and I need you today on a problem I cannot solve. Rocks loom up ahead, and I need your hand at the wheel." And His hand will take the wheel!

This is not the time and place to discuss the difference between making a "contribution" and "dividing profits" with a partner. Of that, something will be said later on. It is now sufficient to say only that when men come to the

partner attitude, they will never again refer to their making a contribution. The details of the application of the partnership law will have to be left to the reader as he goes back over the authorities quoted and seeks to see in the general principles laid down a parallel between the ordinary business partnership and the one between himself and Christ.

The best feature of it all is that this attitude makes more real than anything else possibly can, the living Presence of Christ in the lives of men, and opens the way for an experience such as Paul had when he exclaimed: "I know whom I have believed." The material is always the door to the spiritual. The human process of generation, birth and growth, for illustration. Men are not suddenly transported into the higher areas of spiritual life without going through the doorway of the material. Does a man lack joy in his religious faith? Does he feel that much of the "religious experience" referred to in the pulpit is above and beyond his practical nature? Let him enter partnership with Christ by His invitation, on the very lowest level, that of partnership in money-making. One step must be taken at a time. The addition table, then the multipication table, then higher mathematics later on, this is the rule of mental growth—and of spiritual growth as well.

III

FIRST THINGS FIRST

"But seek ye first the kingdom of God and his righteousness; and all these things shall be added unto you."—MATT. 6:33.

"The common problem, yours, mine, everyone's,
Is—not to fancy what were fair in life
Provided it could be—but finding first
What may be. Then find how to make it fair
Up to our means; a very different thing!
No abstract intellectual plan of life,
Quite irrespective of life's plainest laws,
But one a man who is a man and nothing more
May lead within a world which (by your leave)
Is Rome or London, not Fool's Paradise."

—ROBERT BROWNING.

SOME definitions and distinctions are now in order. The word *property* is used herein in a generic sense, to include, for the sake of brevity, real and personal property, dividends, income, rents, wages and, broadly speaking, all *things* of value. The fine distinctions of the economist are not here necessary. We may, moreover, profit by thinking of *partnership* in the field of things, and *fellowship* in the field of spirit. However, the one begins that which the other consummates. Root, branch and fruit are united in a life process.

That which we are trying to say with most emphasis in this book is that there can be no full fellowship with Christ without a full sense of partnership to begin with. In the development of Christian character partnership with Christ in the field of things is basic. This is the "first thing" that must come first. We have, admittedly, not been trained to think this way. We take a new convert into the Church and begin at once to talk to him in terms of higher mathematics, so to speak, of spiritual life and growth, instead of putting

him to learning the addition table. We assume that he is ready for the higher rungs of the ladder, when he has never learned the first lesson of climbing to the first rung. That is, he has never seen and known that his first responsibility is to learn to deal with Christ in handling things.

Property, being a very important part of God's world of persons, has a two-fold use; first as a subjective test of character, and second as an objective instrument for His Kingdom use. The second use will engage our attention later on. We are concerned here only with the first.

Now, this question must be faced honestly, fearlessly and with an open mind. Is it necessary that a man settle first of all the problem of his attitude to property, when he comes into the Kingdom of fellowship with Christ? Forget for the moment the religious element in this problem, and consider the normal growth of the average child from birth to maturity. His physical, mental and spiritual development begin as he learns to use things. His growth increases in all directions with an increasing knowledge of material things and of how to use them; of their relationship to life; their proper function; their limitations. He learns to use them for higher purposes, until he comes at last to see that things are but the "scaffolding of personality." The growth of the Christian is not very different in its normal process. As a child learns first of all to crawl, then to walk and then to run, just so the Christian must first learn to crawl, before he can run the Christian race. Again, take a cross-section out of life from one's own acquaintances and look at it carefully. Consider people in the Church, all sorts of people, the good, the better and the best. Not a single case has ever been found yet of a Christian of great enthusiasms, rich in experience, an ardent personal worker, devout and consecrated, who has not before he reached this stage settled the property question between himself and his Lord. Let common sense and daily experience answer whether it is necessary for a man to learn first of all his relationship to things.

We have been led astray in our thinking in the past be-

cause of the old pagan idea that affected Christianity in the early centuries, that things are essentially evil and that the material must be separated from the spiritual.

> *"Earth's crammed with heaven*
> *And every common bush afire with God."*
> —Elizabeth B. Browning.

"The visible is the ladder up to the invisible; the temporal is but the scaffolding of the eternal. And when the last immaterial souls have climbed through this material to God, the scaffolding shall be taken down, and the earth dissolved with fervent heat—not because it was base, but because its work is done."—Henry Drummond.

We must learn that property has a definite place and function in God's scheme of life and that to ignore it or despise it as a test of character is radically and fundamentally wrong. Have we not been placing the emphasis at the wrong place in our Lord's injunction, "Seek ye first the Kingdom of God and his righteousness, and all these things shall be added unto you"? Most of us read it as if the injunction is to *seek* in order to get in, as one strives to enter an exclusive set. The emphasis ought to be on the *Kingdom,* meaning that one's first duty is to place the interests of the Kingdom first, counting on all other important things to follow as a consequence. *No living man can put the interests of the Kingdom first who begins by excluding property from the partnership control of his Lord.*

According as one places the emphasis in this statement of our Lord will be his attitude towards property and the Kingdom of God. By placing it as first indicated, we can never build a social order of human brotherhood. It means: "Let every fellow shift for himself." By placing the emphasis where it should be we can build an order of social justice that will hasten the Kingdom. Was it by accident that our Lord had so much to say on this matter of one's attitude to money, property and things? A very large majority of the

parables deal with it, and many of His sayings. In fact, He had much more to say about this than any other one thing. Surely He knew human nature. He repeatedly emphasized the importance of settling the property question first in one's relationship to His Kingdom.

"His profound insight into human nature and experience saved Him from the mistake, which has so often vitiated religious thought and practice, of treating the religious life as distinct and separable from the total life of man. He was no teacher of economics, but He was profoundly interested in questions of poverty and wealth because—but only because—the economic conditions of men react so powerfully upon their spiritual lives. . . . To bring disobedient wills into free and loving subjection to the divine will, and thus establish a *moral* and *spiritual* Kingdom of God, was His purpose. It is only from this fundamental presupposition that we can proceed to estimate aright His specific utterances about wealth—or, indeed, about anything else. Perhaps the failure to keep this basal assumption of His thought in mind has led to much confusion in the interpretation of His teaching on this important subject."—Gardner, *Ethics of Jesus.*

The use of property by the individual may be likened to the use of chisel and mallet by the sculptor. The day will come when his mental image will have taken form in marble, and then, and not till then, may he throw away his tools. In the meantime they are indispensable. All through Scripture, property and money are related very intimately to worship and to fellowship with God.

"Money cannot buy character, but it is the material out of which character is made; money cannot buy a home, yet homes are made out of money; money cannot buy a poem, yet it is through money that a poem is given a body on the printed page; money cannot buy friendship, yet our possessions are the physical stuff out of which we manufacture friendship. Money is the most romantic and most potent thing in all the world. To a large extent it forms the epitome of our life, revealing in almost every case what we really are. Only when we put things in their proper relation to life can we understand the full import of the

New Testament teaching on Stewardship."—Morrill, *You and Yours.*

But a protest is often voiced in language like this: "Get a man's heart, and you get his money." This is one of those half-truths in common circulation and honestly believed by many people. It is the same as saying of a patient in the hospital, that when he is well we can get a foot-race out of him; or of saying that when we have reached the inner vault in the bank, we then have the combination to the vault. With the sick man it is a problem of treatment to get him out. With entrance to the vault, it is a problem of knowing the combination. And the combination to the average man's heart is spelled P-R-O-P-E-R-T-Y. Cause and effect are terribly mixed up in that half-truth so often quoted.

Let us begin to study the typical Christian business man in the Church. He is regenerated, converted, prays and has saving faith, but has never come into a sense of real living partnership with Christ. How shall his heart be reached? By preaching consecration to him? Ah, no, but rather by sitting down with him quietly and inducing him to try an experiment with Christ in the accumulation and administration of things. It does not require any great degree of faith to do this. It is the first step towards reaching his heart. No man who has ever tried it has failed to come out of the experiment without a warmer and larger heart and a more living and real faith in the personal Presence of the Silent Partner. Theology is indispensable in its place, but we have allowed our views of theology to hide some very plain paths indicated by common sense in dealing with everyday men.

Again, the case of the Macedonian Christians referred to by Paul in 2 Cor. 8: 1-6 is often cited as an illustration of how people must first give themselves. Paul says of them that they "first gave their own selves to the Lord." Recently a speaker dealing with the theme here being discussed resolved the whole problem into this, that we must get people

to give themselves first. How simple! It completely sidesteps the most difficult part of the problem. Why not face the issue squarely and attack the problem in the main citadel, property? Why do not people, just ordinary Christian people of whom the Church is full, give themselves? There is one reason in the main, their wrong attitude towards property, for which the Church is largely to blame. Reverting to the case of the Macedonians quoted, have we failed to observe that in verse 2 Paul speaks of their "deep poverty"? Of course, they gave themselves first! There was little else to give. This passage is worth much because it indicates the behavior of poverty.

Is it not true today, that the Church has little difficulty in preaching consecration to those who are very poor? But the Church is not made up principally of very poor people. We are just beating the air in talking to the rank and file of Christian people, most of whom have property, money, things, or are bending all of their energies in that direction, when we preach to them first to give themselves. If the school-boy is working his problem in algebra wrong, we stop him and show him where he made the error in starting. Even at the risk of repetition, it must be said again that the vast majority of Christian people have begun wrong, with a thoroughly paganized idea of property, which profoundly affects their own life and the Kingdom of God. A great many of the plans of the Church for a revival, for personal evangelism, for deepening the spiritual life of the Church, begin too far up and take too much for granted. That far-sighted prophet of the American pulpit, Horace Bushnell, had this in mind when he said that the next great revival would be a revival of Christian Stewardship.

"Property and Pentecost—can it be that they are related? Is the Pentecostal baptism of the Holy Spirit capable of such crude and common interpretation? But loyalty is not crude, and fidelity is sweeter than honey and the honey comb. Property is not a sordid thing; it is a messenger of the covenant intercepted in its royal ministry by human covetousness. Pentecost restored it to

its rightful place in the Kingdom of God."—Calkins, *A Man and His Money.*

It would be most profitable here, if space permitted, to study the whole book of Malachi and especially the third chapter. Israel had forgotten God and turned away to other gods; by unbelief they had lost faith in and touch with Deity. Their difficulty was fundamentally spiritual. God calls them to return and, in doing so, offers to get down on a level of the material, that they may "prove" Him. He could condescend no further. Would they know whether there be a God; whether He hears prayer and takes an interest in common life; would they be willing to test His presence and power? God here put first things first. He directed that they return by way, first, of property, their use of things, their strict payment of the tithe. And the promise was that the windows of heaven would be open in response, with a blessing such as they would have no room to receive.

Human nature has not changed since the days of Malachi. Does the Church today really want a revival? Bushnell was right. God has indicated the way and the only way. Things, instead of being segregated from life, must be articulated with life. *We must bring men to see that, if God is shut out in the lower levels of life, He will, humanly speaking, be automatically shut out in the upper levels.*

"Things—that is, money, wealth, one's possessions—are not simply material to the Christian steward; they are vehicles for expressing the spiritual life of man. They are the stuff out of which Christian character is composed. Things are the temple of the Holy Ghost as are our bodies. In and through them the Holy Spirit lets loose the tremendous streams of His spiritual power and glory. We cannot separate the spiritual from the material in human life. Material things are made a symbol and an expression of our spiritual natures. In very truth, thought can come to life only through matter. In this world in which God has put us it is the flesh that gives birth to the spirit.

"This is why the world of business must be made a temple of holy worship. Things are not alien enemies of the soul, sordid and unclean. They are the holy sacred vessels of God, in which God Himself, His love and care, is conveyed to us, and in which man moulds his life, his ambitions, his ideals, his courage, his hope, his love, his good will for the building of the Kingdom of God on the earth. Money is not 'filthy lucre' in itself but only in its use. Let not the preacher say that it is evil, for men will not believe him. Conflagration and flood may carry devastation, yet no man will believe that fire and water are other than human benison. Money is power. If evil men seek after power, by how much more ought righteous men to covet it! It is therefore less than intelligent to cry down the race for riches; and because it is, unintelligent men will not heed the preaching that warns them of their wealth. If a saving gospel shall find the rich men of today, and reach the men who shall be rich tomorrow, it must recognize material values as they actually exist, and then exalt those values into spiritual potency. It must be the preacher and not the promoter who calls men to be rich. The subtle currents that lift and depress value must be recognized as spiritual forces. Money must not be left a sordid thing in the alleys of avarice; it must be enthroned among the spiritual gifts which good men covet. The Christian ideal of holiness must be exalted before our youth —loyalty commanding all power."—Calkins, *A Man and His Money.*

IV

THE KINGDOM INSTRUMENT

"Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me."—MATT. 25:40.

"'Lo, it is I, be not afraid!
In many climes without avail
Thou hast spent thy life for the Holy Grail;
Behold it is here—this cup which thou
Didst fill at the streamlet for me but now;
This crust is my body broken for thee,
This water His blood that died on the tree;
The Holy Supper is kept, indeed,
In whatso we share with another's need;
Not what we give but what we share,
For the gift without the giver is bare;
Who gives himself with his alms feeds three—
Himself, his hungering neighbor and Me.'"

—LOWELL, *"Vision of Sir Launfal."*

PROPERTY has been considered, up to this point, as a subjective test of character. We have seen that a full and true fellowship or partnership with Christ is impossible if one does not include the factors that affect life most in the lower levels. We are now ready to consider property as the objective instrument for building the Kingdom of Christ.

In the very beginning it is necessary to have a clear idea of the meaning of "The Kingdom of Christ." In varied forms the phrase occurs 112 times in the Gospels; the word "Church" occurs twice. The Kingdom of Christ is not the Church, though the Church is embraced in the Kingdom. With Christ the idea of the Kingdom was the dominant note. He indicated His meaning in the prayer He taught the disciples, "Thy kingdom come, thy will be done on earth as it is in heaven." It was His will that it prevail here as it prevails in heaven. See Matt. 7:21; 18:14; Mark 3:35.

Above all, it was a spiritual kingdom. "For the kingdom of God is not meat and drink, but righteousness and peace and joy in the Holy Ghost" (Rom. 14:17). See Luke 17:20; Matt. 16:19; 1 Cor. 4:20; John 18:36. When He said: "My kingdom is not *of* this world," we are not to take the extreme view that it is not *for* this world. His early followers did not understand His meaning. They looked for His early return with the armies of heaven. After this millennial hope faded, then the view became prevalent that He meant to establish in some far distant epoch and in another world His kingdom, after this world should have been destroyed. This view has profoundly affected and delayed the progress of His kingdom on earth, by making men ignore and despise the conditions of the world as being none of their concern. We call it "other-world-li-ness." The Church has been singing:

"There is a happy land—
Far, far away,"

and:

"I'm a pilgrim, and I'm a stranger"—

while it has paid little heed to the sob of the masses at its door. Surely, there is abundant place in life for other-world-li-ness, but this view of life must not obscure the needs of the one we live in.

We find today two extreme views on the Kingdom of Christ, in regard to its social message. There are those who resolve all the teachings of Jesus into a social gospel. They are continually talking about "social regeneration," "social conscience," "social will." To them the Cross and the mediatorial Kingdom of Christ mean but little. They forget that society has no body or soul, but is made up of an aggregation of individuals. They lose sight of the worth and value of the individual on which rested the Kingdom of Christ as He taught it. The elevation of society will be by the route of the elevation of individuals.

On the other hand, there is an ultra-conservative view that adheres to the "ministerial and declarative" function of the Church, as its exclusive function. They hold that the Church has nothing to do with the problems of social injustice, poverty, prostitution, crime, wages and working conditions of employees, except to "preach the Gospel." One is led to inquire, What constitutes the preaching of the Gospel? Shall the ethical teachings of Jesus be sidetracked, for the exclusive presentation of the doctrines of divine grace, while the masses for whom the Gospel is intended are in a ferment of unrest over injustices that the applied ethics of Jesus would remove?

These have overlooked the tremendous influence that social environment has over the lives of individuals for vice or virtue. It is one thing to say that the Church should not meddle in politics and another thing to say that the Church has no message for politicians. It is one thing to say that the Church has no right to run business or tell organized business what to do, and another thing to say that the Church has no message for the business man whose employees by low wages are tempted to prostitution while he contributes liberally out of his surplus earnings to charity.

"Religion has to do with man's relation to God; ethics with his relation to his fellow-man. Jesus taught both. His ethics were grounded in His religion. The two are inseparable, and the follower of Jesus can never consent to their separation. The idea of the Kingdom was the dominant note in His teaching. We shall seek in vain to comprehend His ethics unless we grasp this word and all that it implies. We must first of all see as in imagination He saw, this world so reconstituted as to consist of a society of renewed men, who have experienced the blessings of a new life—a life imparted by God and lived in harmony with God. This Kingdom is impossible to the natural man, so to enter it, one must be born again from above. From a previous tendency to overlook the social teachings of Jesus, the pendulum is now swinging to the opposite extreme, to treat His teachings as wholly social, and social in the narrow sense of being concerned mainly with the material welfare of men living in social relations. It is

the marked feature of the teachings of Jesus that He holds in just equipoise the two elemental, equally necessary, ethical truths: First, that society cannot be regenerated except by the new birth of the individual, and, second, that the individual cannot exist apart from society and cannot be saved apart from his social relations."—Vedder, *Socialism and the Ethics of Jesus.*

If we lose sight of either one of these two great truths, we are led into error and practical disaster. The message of Jesus loses its reality if we forget His estimate of individual worth as indicated in the three parables of the lost son, the lost coin and the lost sheep; on the other hand, it loses its significance if we forget the social relationships of men as indicated time and again in the Sermon on the Mount. Rather than look on religion in a social light, we need to look on social questions in a religious light. Between the two extreme views indicated above there is a very large area of human life left without any organized effort and with no message that saves and no solution that solves. Jesus was no economist and gave no system of economics; nor was He a reformer with a panacea for social reform. But He looked upon all of these things from the point of view of His Kingdom and of their bearing on the soul and its relationship to God.

"While all of this has been said, however, and it is frankly admitted that Jesus was not primarily interested in 'salvaging civilization,' it remains true that His spiritual teaching has profound and far-reaching social implications. No hard and fast line can be drawn between the sphere of religion and the sphere of ethics, politics and economics. Personal faith in Christ *must* find social and brotherly expression, or it is a thing of naught."—Coats, *Changing Church and Unchanging Christ.*

"The Church can reform law by reforming lawyers and judges, business by reforming business men, society by reforming social leaders. But she cannot do this if she makes it merely incidental to the saving of the souls of lawyers, politicians, business men and social leaders in another world. As long as they regard her message merely as a means of escaping punishment

of sins committed in these relations the Church will never do society any good through such members—even if she should finally succeed in keeping them out of hell. She must regard it as one of the main purposes of her institution to equip them for service here in this world and in just relations; and she must deliver her message in such a way that they so understand it. Let her preach the Gospel as a rule of justification; but she must preach the law as a rule of life, and insist that obedience to it in all the relations of life is the only valid evidence of a saving faith. The epistle of James must be preached as well as those of Paul. Too much 'other-world-hedonism' has crept into the ethics of our Christian pulpits."—J. R. Howerton, *Church and Social Reforms.*

By the Kingdom of Heaven, then, we understand a society of believing people in communion (fellowship-partnership) with Christ at work not only to enjoy that fellowship themselves but so to live and do as to bring all others possible into the same relationship. This Kingdom looks in the direction of *here* and *hereafter;* it is both a subjective state and an objective society. As a subjective Kingdom it objectifies itself in our social relations.

"It is both *present* (Matt. 11:12; 12:28; 16:19; Luke 11:20; 16:16; 17:21, see also the parables of the Sower, the Tares, the Leaven and the Drag Net) and *future.* It is expanding in society, like the grain of mustard seed; working towards the pervasion like the leaven of the lump. God *is* in Christ reconciling the world to Himself, and the Gospel of Christ is the great instrument of that process."—Vincent, *Word Studies.*

If, then, we are prepared to admit that the Gospel of Christ has a social message, let us turn to look at the social unrest of today and note its underlying cause as well as the remedy. That there are "revolts" on in the world, none doubt. There is a revolt against government; a revolt against law; a revolt against the old norms of intellectual life; a revolt against religious faith; a revolt against private property as an institution. With the latter we are especially concerned here.

Something is wrong with society. No man can honestly justify some of the conditions that prevail today in the light of the standards of Jesus. Surely society has made very great progress in the last few hundred years. Rather we should ask what might have been its status today if the ethics of Jesus had been applied. Up through one revolution after another, society has fought its way for rights. In the past the fight has always been between the rights of rulers and the rights of the people. Today we are entering, in the judgment of many thoughtful people, upon another epochal movement. It is now an issue between property rights and personal rights; it is now a question of the Divine Rights of Wealth. Men have risen from slavery to serfdom and from serfdom to wage service, and they are contesting today the rights of wealth, which is another way of controlling the bodies and souls of men. The modern system of industry has taken the place of the old order when every man owned his tools, took pride in his product and pocketed the profits. Millions are today bound to the machines of industry. They feel that they are not getting their share of the profits of business. Large dividends are paid stockholders while the workers receive less than a decent wage.

In 1913, the Illinois State Senate became very much disturbed by vice conditions in Chicago and appointed a committee of investigation. On the witness stand the manager of one of the large department stores testified that the net profits of the business the year before were about twelve million dollars. On being asked what wages were paid the girls, he said that 119 of them were getting a little less than $5 per week and 1,465 a little less than $8 per week. It developed that conditions such as these were responsible for much of the prostitution of the city. No doubt some of the stockholders were men of the Church and gave liberally to its causes and to charity, but the working girls were paying the bill.

The labor agitator finds his task easy, with conditions of this kind. The unrest of the day is founded not on hair-

brained theories of communism but on the perfectly legitimate demand for an equal opportunity for personal growth and development. The demand is not for a distribution of wealth so much as it is a demand that wealth be used primarily to develop *personality* rather than *things*. It is estimated that five out of every six children born today have no assured place in our industrial system. Eighty per cent of the incomes in the United States today are found to be inadequate to keep those dependent on them in the ordinary comforts of life.

"The inequality of income in the United States is shown in 'Income in the United States' by the National Bureau of Economic Research. Twenty-one million families dividing that available income of the country would average $2,330 each. But in actual fact 152 persons have an income of over $1,000,000; 369 persons an income of from $500,000 to $1,000,000; 1,976 from $200,000 to $500,000; 4,945 from $100,000 to $200,000; and a total of 254,000 of the rich with incomes of $10,000 to over $1,000,000, who receive nearly seven billion dollars of the national income. Only 842,000, or 3 per cent, receive over $5,000 a year; five millions, or 14 per cent, receive over $2,000; twenty-seven millions, or 72 per cent, receive less than $1,500, and fourteen million persons, or 38 per cent, receive less than $1,000 a year."—Sherwood Eddy, *America: Its Problems and Perils.*

"Less than half of the families of the United States are propertyless; nevertheless, seven-eights of the families hold but one-eighth of the national wealth, while one per cent of the families hold more than the remaining ninety-nine per cent."—Dr. Spahr.

"The tyrannical use of money has been made possible by the conditions of the age. The exploration and colonization of new lands, the irrigation of arid deserts, the fertilization of barren soils, the discovery of coal and iron and precious metals; the invention of machinery for the cultivation of the soil and reaping its products, for harnessing of all of nature's forces for the manufacture of the raw product into the finished material; the facility and rapidity of transportation—have given an opportunity for the accumulation of wealth never dreamed of. While without doubt a large proportion of the people have been bettered in the general conditions of life by this enormous development of

nature's resources, yet another large proportion have found their condition made worse. The artisan in the old times who worked with his own tools was better off than many of those who now work with another man's machine. . . . Are there no slaves in our own land? Is equal opportunity given to all for the attainments of the purpose of their being? Are the rights of all people respected? Are rank, power, privilege, wealth, intelligence and education being used for the moral welfare of mankind? Do our legislatures fairly represent the interests of all the people without respect to persons or classes? Are our laws free from class privilege? Are our courts of justice beyond the suspicion of favoritism? It is impossible to answer any of these questions in an unqualified affirmative."—J. R. Howerton, *Church and Social Reforms.*

Concentrated wealth makes easily possible the accumulation and exploitation of natural resources for the privileged few; many of our large corporations are more interested in profits than in the personal welfare of their employees; millions of workers go to their daily task with a burning resentment against a system they feel to be radically wrong. This, then, is producing an unrest with which our age will have to reckon. At the bottom of it all is found to be a wrong theory of property and its rights. In fact, the question of property lies at the tap root of every international, inter-racial and industrial problem of this age. The progress of the Kingdom has faced new and varying problems in every age. The rapid development of the earth's natural resources under the stimulus of scientific invention and discovery is creating a stupendous problem for the Kingdom. Property, its rights, and its duties, have within the last few decades, overshadowed other problems. A few centuries ago when the great bulk of mankind lived in what was virtual slavery, property was not a paramount issue. We are now living in an age when the Church can make little progress until this issue is met squarely and settled on Scriptural grounds.

We are not so blind as to insist that the possession of property in itself makes human happiness, or the lack of it unhappiness, but only that it has a great moral effect upon

its holders for good or evil. The Kingdom of Christ is one of human brotherhood, and property is the one great tool for building it. The right use of it becomes the only practical way of turning a theoretical partnership with Christ into a real one. The workers of our industrial system are in a large measure estranged from the Church. If the Gospel has a social message, if the Kingdom of Christ is one to be set up here in our present order and not for another world only, then perforce the teaching of Jesus on property must be applied. Its accumulation, use and distribution lie at the heart of our social unrest. While the old individualism is held in theory and practise by Christian men, the masses will never be reached, and the building of the Kingdom will be delayed. The capitalist is busy figuring out how more money can be made; the sociologist how everybody ought to be helped by somebody else; the time has come for the voice of religion to be heard through consecrated business men, figuring how and why more money can be made and used for building the Kingdom of our Lord and His Christ.

V

PROPERTY "ISMS"

"That which we have seen and heard, declare we unto you, that ye also may have fellowship with us; and truly our fellowship is with God the Father and with his Son Jesus Christ."—1 JOHN 1:3.

"The time is ripe, and rotten ripe, for change.
Then let it come; I have no dread of what
Is called for by the instincts of mankind,
Nor think I that the world would fall apart
Because we tear a parchment or two."

—LOWELL.

THE battle-ground between social groups today is in the field of economics. The New Testament ideals of individual worth fermented as leaven for centuries, until the Reformation of the sixteenth century gave them direction and force. The ideals of democracy are not altogether political. They were inspired by religious doctrines. The struggle of democracy has been going on for several hundred years. One conquest it has won after another. Governments have fallen; czars and kaisers have disappeared; kings and lords have taken flight. Political and social freedom, two of the objectives of democracy, have been attained. There remains one more, economic freedom. At this point is centered today the struggle for which this age will become known.

"The Great War itself in its last stages was a conflict of social philosophies—but beyond this the causes of social explosion lay in the great inequalities and injustices of centuries flogged beyond endurance by the conflict, and freed from restraint by the destruction of war."—Herbert Hoover, *American Individualism.*

Out of this welter of conflicts have come, with fresh and appealing power, some of the old formulas, as well as new

ones, for remedying the ills of which society complains. Among them all is one element in common, property, its rights and duties. In fact, property may be said to be the keyword of this age.

Nor can the Church, or the Christian business men of the Church, stand aside with composure, and seek to establish an "alibi," on the ground that this is not a religious issue. Though the issue emerges from an economic soil, it has a powerful and profound effect in the fruitage of moral and religious life. And, more than all, while the social groups claw and fight, the Church has the one remedy in the application of the ethical teachings of her Lord. Fundamentally speaking, property is a human necessity for realizing life and its God-given powers. Every man in the world has a right to it. To be denied it by any system or combination of forces is to take from life its inalienable right. It will not answer to say that a great part of the pauperism and poverty of the world is due to laziness, inefficiency, extravagance and other vices. This is true. But the fact remains that there are literally millions today born into a social order who have never had a fair chance to develop efficiency, grow adequate bodies, or reach maturity unstunted. Industrialism, in its greed for profits, has warped and twisted and handicapped a large part of the underprivileged of the world today. The following is taken from an Associated Press report in January, 1926, from Scranton, Pa.:

"Scranton—Jan. 15 (A.P.). Arraigned before Judge George W. Maxey in juvenile court today, charged with stealing a bag of coal to keep his mother and little brothers warm, Harry Malinski, 15 years old, was not sent to jail. 'Instead of sending you to jail, young man, I'm going to send you home, and soon after you get there, coal enough to keep the family warm will arrive,' said Judge Maxey."

Something is wrong when it is necessary for a child to steal coal in a great coal producing country to keep his family warm.

And so all over the world men are retesting old ideas about property. They are asking, as never before, what part society has in the accumulation of property and its value. Are the immense fortunes that are piled up to be passed on from father to son justified? May not society claim as its part a larger share, and take it, if need be? Does money-getting fulfil its moral purpose; ought the rich to be abolished? These and a thousand other questions have put property before the bar today. And it must answer. The voice of the common man is heard with more effect nowadays than ever before. He is thinking of his rights, taught him in the primer of democracy. The crowning achievement of this age is not scientific invention or discovery or material development, great as these are, but this: The achievement of the rights of the common man. Contrast the status of the common man 100 years ago with his status today. And he is centering his thought on the institution of private property.

As an institution let us examine it critically and note the drift of thought in regard to it. "Our system of civilization is built up very largely on the institution of private property or exclusive ownership," writes Connyngton in a recent volume on *Wills, Estates, Trusts*.[1] Blackstone described property as "that sole and despotic dominion which one man claims and exercises over the external things of the world in total exclusion of every other individual." This is rather strong language! There are about nine theories of property, ranging from the extreme individualism indicated by Blackstone, and written into the philosophy of Adam Smith and John Locke, to the extreme communism of Europe. We need not consider all of these.

First, look at individualism.[2] The individualism of the

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[1] By permission of Ronald Press.

[2] "Individualism": "The social theory which advocates the free and independent action of the individual, as opposed to communistic methods of organization and state, interference. Opposed to collectivism and socialism" (Oxford Dictionary). "The essential features of individualism are private property in capital, to which are

eighteenth century was the propelling cause of all the British migrations; the British Revolutions, secession of the South, the trek of the Boers from Cape Colony. It was "the cornerstone of the American Bill of Rights and the American Constitution." It inspired the French Revolution. Napoleon's rise was due to the support of the small property holders, who needed the protection of a strong hand against threatening anarchy. He later failed because he incurred the displeasure of the merchant and banking class of France. The "laissez-faire" (let us alone) idea was deeply rooted by the American Revolution, and later strengthened by the demands of the frontiersman, who alone had cleared and settled his land. Particularly did it root itself in the old South of the slave owner and the large plantation. He was a lord of all he surveyed. Until recently the South, removed from manufacturing interests demanding coöperative effort, has been affected largely by the small farmer type, where a man is first of all a great individualist. Unconsciously perhaps, the Southern people cling with firmer grip than those of other sections to the old idea that what is theirs is theirs. Partly for this reason the many economic isms of the European immigrant have found little sympathy in the South.

The old individualism flowered a generation ago in the ruthless, domineering capitalist of whom Jay Gould was a type. Its philosophy was that of Robin Hood:

> *"Because the good old rule*
> *Sufficeth them—the simple plan*
> *That they should take who have the power,*
> *And they should keep who can."*

Its methods brought on our anti-trust legislation and governmental regulation of trade and industry. The unbridled

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added almost of necessity the right of bequest and inheritance, thus permitting unlimited transfer and accumulation; competition; a rivalry between individuals in the acquisition of wealth; a struggle for existence in which the fittest survive" (Webster).

individualism of the past has led to our present disorders and revolts. Pauperism, prostitution and crime have attended it in its best developed state. It may with safety be said that the present movement of socialism would never have made headway but for the wrongs produced by individualism. Its day is done. No far-sighted business man of this country will today adhere to it as his theory of private property.

As for socialism, volumes could be written on its various shades of meaning. Few socialists agree on what it is. As a philosophy and program of economics it began about 1848 in Europe. It includes a rather wide diversity of minds, from Karl Marx to our American parlor type. It aims to abolish not private property but private capital; that is, the tools of production, raw materials, machinery, land, money. Clews, an exponent, defines it as follows: "It opposes and denounces competition as an injurious and unnecessary force in society and advocates the collective ownership through the state of all the means of production and distribution." Vedder, in his *Socialism and the Ethics of Jesus,* says: "Socialism might be more scientifically named collectivism. The key to all its theories and parties is coöperative production and equitable distribution. It is the opposite system, on the one hand, to individualism and, on the other, to competition. It is but carrying one stage further a process of social reorganization that has been transforming the world ever since the decay of the feudal system." It may be regarded more as a protest against inequalities and injustices than a theory of property. It preaches human brotherhood and fraternity but has no way of making men unselfish and lovable. Clinging to the theory of private ownership of property as opposed to Divine ownership on which Scripture speaks repeatedly, it proclaims at the same time a spirit of brotherhood. The two are incompatible. Property is an instrument, owned by God, and no beautiful dream of the brotherhood of man will ever become effective that begins by affirming its private ownership. However, let us be fair to socialism and give it credit at least for waving the danger

signal. If one is headed in his automobile towards a washout in the highway that imperils life, and some man stops him with a red flag, he does not linger to ask if the man is knave, fool or wise man, but only to thank him for the service. Dr. P. S. Grant says: "Much of what we call socialism is only democracy getting its second wind." When Gladstone was asked about socialism he replied: "Do you propose to buy the land, or take it? If the first, it is folly; if the second, it is theft." For lack of space we must dismiss socialism from further consideration here and look at another more common and popular form of it.

Collectivism[3] deserves very careful thought. There is a very decided drift towards it as the theory of property in this country. Every public park, playground, hospital and municipal plant is an evidence of the growth toward collectivism. While it does not seek to limit private property, it undertakes to answer the call for human brotherhood by shifting the burden to the City, or State, or Government. Let society do it by owning the means of production, transportation and distribution, thus eliminating competition and self-interest. "It proposes to vest in the state both land and capital, the private ownership of which sets man against man, and to vest it under conditions which will put men shoulder to shoulder in coöperative production." So writes Edmond Kelly in *Government or Human Evolution*. Again he says: "The essential feature of collectivism is that it prevents any man from making himself the master of the sources of production so as to use this mastery for the exploitation of other men." It will be the government of the ant-hill! Let no one think this is an unpopular theory. The business men of this country will ultimately have to choose between this theory and the teaching of Christ, if

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[3] "Collectivism": "The socialistic theory of the collective ownership or control of all the means of production and especially of the land by the whole community or state; *i. e.*, the people collectively for the benefit of the people as a whole" (Oxford Dict.). "It expresses the economic basis of socialism" (Enc. Brit.). "Practically equal to socialism" (Webster).

the present drift continues. Hear Dr. C. W. Elliott in his little volume on *Individualism and Collectivism:*

"The nineteenth century witnessed a conflict between two tendencies opposite in human society—individualism and collectivism. Till about 1870 individualism held the advantage, but near the middle of the century collectivism began to gain over individualism, and towards the last third of the century collectivism won decided advantages over the opposing principle."

Collectivism no longer trusts individualism to get results. On the other hand, it says that the pecuniary interest is too large and has failed to open a man's mind, stimulate and rouse him to human need. Witness child labor laws, employers' liability legislation, workmen's compensation, regulation of rates and wages on public utilities, compulsory education, national control over parks, public ownership of hospitals, schools; the paternalistic attitude of the national Government; the tendency in all directions for "society" to own and manage. Let it be said, in all fairness, that many good things have been accomplished by wresting control from the hands of individuals. But let it also be noted that the enormous growth of social mass movements has thrown into the discard the individual as an ideal; and, moreover, that every step in this direction is placing limits on private property as an institution. The individual citizen is much less free in the use of his property than he was fifty years ago. No longer can a man run his business as he wants to, whether he be small merchant, farmer, manufacturer or railroad president. In other words, "society" no longer admits that there is anything sacred about private property. A man can keep only that portion that "society" permits him to keep. It can tax it out of him, vote it away, and control what is left.

The most serious objection to collectivism is that it loses sight of the fact that an individual may have a conscience but that a group does not. The Golden Rule cannot work with a group; one group may dig out the vitals of another

group, or forget the needs of the others. What will become of the other "communities" when a given community spends all of its energy on perfecting its relationships; what will become of the out of the way communities of the earth in India, China, Japan and Armenia not so well favored? In short, collectivism will kill the missionary motive.

But its growth has brought us to a new interpretation of property and its rights. Innumerable decisions of our courts and the writings of the greatest authorities in this country all tend in the direction of breaking down the old doctrine of the sacredness of private property, and of setting up in its place the doctrine that society has a just claim to a part of what men have in the past called their own. Every man should read a little volume on *Property and Society* by Judge A. A. Bruce of the Supreme Court of North Dakota. He does not advocate collectivism, but indicates the change of society in its attitude towards property. Among other things, he has this to say:

"So, too, the premise must be conceded (and this is a premise far reaching and revolutionary in its logical results) that no man, no master, no owner of property, has a natural or constitutional right to manage his business or his property as he pleases; that where human life and health and the welfare of human society as a whole—in which the individual, however humble, is an important element—are concerned, the factory and the workshop and the store and the mine are not castles, nor sacred, whether the home be or not; and that all business in which lives are risked or morals affected, or social happiness and prosperity are at stake, or the welfare of the State as a whole is involved, are to that extent affected with a public interest and are fit subjects for governmental regulation, inspection and control.

"This, no doubt, is a new theory of government for the individualistic Englishman of the *laissez-faire school.* It is a theory which is still more difficult of adoption by the individualistic and commercial American, but it is none the less implanted in the traditions of the race. It is the theory that the duty of the citizen does not merely involve the duty to support the state, to keep the King's peace, and to refrain from acts which, under the rude

code of the past, were deemed to involve moral turpitude; but in a large measure to be a gentleman, and to care for, and protect and diligently guard the health and welfare of others—of employees, of visitors, of customers, and of the public at large. It is a step in the direction of making the moral code of the New Testament the basis of the criminal law and of the law of the land."

Arthur Jerome Eddy, one of the most brilliant men of the New York bar, who died in recent years, left the manuscript of a book which has since been issued, on *Property*. He has this to say:

"It is no time for dilly-dallying. If the people cannot be convinced that the rich man is at least as important and valuable a factor in the development as the poor man then he will have to go. It is not a question whether *he* as an individual has a *right* to his wealth; the sole question is whether it is a good thing for the community to permit him to exercise that right; whether the results in the long run are better than if the community took over in some way part or all of his rights."

We have therefore come to this: Individualism has gone; collectivism is the dominant trend today. Neither is right nor scriptural. We need a new and yet an old doctrine of property; a set of abiding principles that will answer the cry of unrest today, and bring to the alienated masses the saving message of the Gospel of our Lord.

VI

CHRISTIAN INDIVIDUALISM

"I am debtor both to the Greeks and to the barbarians; both to the wise and to the unwise."—ROM. 1:14.

"It takes a soul
To move a body; it takes a high-souled man
To move the masses even to a cleaner stye;
It takes the ideal, to blow a hair's breadth off
The dust of the actual. Ah, your Fourriers failed
Because not poets enough to understand
That life develops from within."
—ELIZABETH B. BROWNING, *"Aurora Leigh."*

PROUDHON, the French Anarchist, in 1840, said of private property that it is "theft." Bentham, the Englishman, describes it as "the noblest triumph of humanity over itself." Both cannot be right. They represent the two poles of thought. Back and forth over the issue of private property, systems of philosophy, social, moral and religious, have fought for many centuries. Like the compass needle, the prevailing thought has shifted first from one point to another. But there are many indications that it is settling today towards the teaching of the Galilean. We are witnessing every day indications that the Christian business men of the world are turning neither to the old individualism of the eighteenth century nor to the socialization of wealth as taught by collectivism.

Unquestionably the sanest thought of our day affirms two essential principles of private property which one school or the other has forgotten in the past. These are, first, that individual initiative and responsibility must not be scrapped by any theory of private property; second, that all private property has an element of social value in it. The trouble with individualism is that it does not acknowledge the latter;

with the other "isms," that they do not acknowledge the former. The enormous growth of our social movements, in recent years, aiming towards the socialization of wealth and the protection of the weak, is effectively destroying the very thing they are proposing to save; namely, the sense of individual worth. Self-reliance, independence, initiative and the spirit of hustle of the average American will ultimately have its moral fibre destroyed if we go to the extreme in our social movements. On the other hand, society has a rightful claim to a large share of accumulated wealth. Nothing is fully produced until it is in the possession of the consumer at the point of consumption. The coal operator has not produced coal by simply getting it out of the mine. The transportation system and the distributing system at the other end have a part in the creation of his wealth. In the ultimate value of cotton cloth, the man who planted it, the one who picked it, the one who ginned it, the one who carried it to the mill, the one at the loom, the man who owns the mill, and many others, have a share. No sane man who has an accumulation of wealth today can look upon it and say of it: "I alone did this—it is mine." Take out of accumulated wealth the share that society contributes, and there is but little left.

What we need now is the formulation of a program as to private property that will preserve and conserve the two fundamental principles generally recognized today by all thoughtful men. Mr. Herbert Hoover has written a little book, *American Individualism,* incidentally coining a new phrase. This book might well be in the library of every business man. He is 100 years ahead of the old individualism of Europe. He is, of course, writing largely from the viewpoint of the economist; describing American Individualism, he says:

"If we would have the values of individualism, their stimulation to initiative, to the development of hand and intellect, to the high development of thought and spirituality, they must be tem-

pered with that firm and fixed ideal of American individualism—an *equality of opportunity*. Our individualism differs from all others because it embraces these great ideals: that while we build our society upon the attainment of the individual, we shall safeguard to every individual an equality of opportunity to take that position in the community to which his intelligence, character, ability and ambition entitle him; that we keep the social solution free from frozen strata of classes; that we shall stimulate effort of each individual to achievement; that through an enlarging sense of responsibility and understanding we shall assist him to this attainment; while he in turn must stand up to the emery wheel of competition."

Let us go one step further and venture to coin a new phrase of our own, *Christian Individualism,* and offer it as the solution of the problem of private property. First of all, because we intend it to convey the idea of the fundamental teachings of Jesus on property and its relation to society. Second, because it preserves the two fundamental principles already mentioned. By it we mean the development of the individual, on the one hand, and the recognition of the needs of human brotherhood, on the other hand. *The teachings of Jesus will be found to occupy this middle ground between the old individualism and the new collectivism of the present day. Christian Individualism will hold to personal incentive in the accumulation and distribution of wealth and at the same time assure society of its utmost value. Wealth in the hands of men motivated by Jesus Christ will mean far more to society than that distributed by some of the social schemes that are advanced.* Frankly, this imposes upon men who have the ability to accumulate wealth a tremendous task, difficult of achievement and subject to the temptations that surround wealth. But the Christian life is not easy in any sense. There is no need to avoid the one and only solution offered because it is difficult to apply. Men have been groping for 2,000 years for a solution of the problem of private property, and they look in every direction save that of the Sermon on the Mount. In

preparing the matter for this book, every available book was reviewed in the Congressional Library of our Government; more than seventy-five volumes were examined; the exponents of every theory were carefully read. And the amazing discovery about it all was that only a very few indicated the teaching of Jesus as a solution. All of this is but another illustration of the fact that, though Christianity has been taught for these centuries, never has it actually been tried in all of our relationships. Yet there is no relationship of life today that needs more the application of the teachings of Jesus than this one of the relation of things to life.

Reformers deal with institutions; Jesus dealt with men. He sought a better society, but through redeemed and regenerated individuals. He does not say that wealth is good or bad, but that it becomes either good or bad as it is used. He did not advise against or for any theory of accumulation or distribution, but He looked upon it in a more fundamental way; that is, He taught that wealth was secondary to personality and must be used for the Kingdom, which was His constant thought (Luke 16:9). He had friends among the wealthy; namely, Simon, Nicodemus, Joseph of Arimathæa and others; He also counted the very poor among His closest friends. With Him, wealth was a trust, committed to one for use (Luke 16:11). All of His parables dealing with money go straight to this fundamental conception. Nowhere did He advise as to the distribution of capital, but He did have something to say about "hoarded wealth," of which there was much in His day, the Rich Young Ruler being an example (Mark 10:17-22). One's capital used for the Kingdom, is one thing; hoarded wealth, another thing. In His description of the last judgment (Matt. 24:31-46) He plainly indicated that the test would be on the use or non-use of *things* for Him and His Kingdom: "Inasmuch as ye did it unto the least of these, ye did it unto me." His teaching on the Kingdom struck at the very heart of *privilege* in all its forms. There was no privilege of birth, none

of wealth or social position, but all were brothers, with equal rights and duties. And into full partnership with Him in His Kingdom He invited every one who would come. When one looks upon property in the light of partnership with Him, accumulating, administering, participating and rejoicing in the rewards, it all becomes a simple program.

"The root of the trouble is that men misconceive the value and use of wealth and their proper relation to it. When once men come to perceive that wealth is not owned by man at all; that there is none of it which he has the right to do with as he pleases; that it belongs to God and must be used in God's service; when once this conception is accepted in good faith it will be comparatively easy to determine as to the best policy of administering it. The scheme of Jesus is really the only practicable one; and if orthodox Christians, scientific sociologists, the ethical idealists, the socialists, and all others of whatever persuasion or name, who wish to see justice prevail among men, would with complete devotion join hands in promoting the Gospel of the Kingdom, the approximate realization of the glorious ideal would be brought so near that children now in their mothers' arms would live to see the most profound and beneficent change in social life that has taken place in the whole history of mankind."—Gardner, *Ethics of Jesus and Social Progress.*

"Social responsibility or stewardship is expressed in the acquisition and use of property. Again we meet the law of fellowship expressed in terms of reasonable service. Christianity brings no indictment of property as a modern institution, based merely on an ethical judgment of the title to wealth. Where property is an expression of life and a promoter of fellowship, as a comfortable home certainly is, Christian teaching cannot be cited against it. But where property separates and isolates it is a denial of fellowship. Money 'taint' is derived from the fact that it is the price of men's antagonisms rather than the product of their good will. One can be an exploiter on a very small bank account; and one may hold a million in trust and make it contribute to fellowship rather than deny it. But trusteeship requires prodigous character."—F. Ernest Johnson, *Social Gospel and Personal Religion.*

In an address before the New York Bar Association, in

1895, Judge John F. Dillon, speaking on "Property, Its Rights and Duties," said:

"If I were required to sum up in one sentence the lesson which existing conditions ought to teach us, it would be the Christian lesson that we must increase and deepen and quicken the sense of the responsibility of society for the welfare of its members. In no other way can the envy and even the hostility of the poor towards the rich be so successfully repressed. A public sentiment is rapidly forming which views as a reproach a very rich man who lives or living dies without connecting himself and his name and memory by substantial benefactions, with works educational, philanthropic or charitable for the benefit and welfare of his fellow men. I say it with emphasis that wealth has some very important lessons to learn and to put into practice. Our very rich men have learned how to gain wealth. They must now learn the more difficult lesson how to use it. Man lives not by bread alone."

But will society receive the utmost of value under Christian Individualism? There are many who will challenge this claim. Certainly the socialistic reformers will do so. However, there are certain inescapable facts of everyday experience that cannot be overlooked. The politician loves to assure the crowd that men are born free and equal, but we know that in fact they are not. Two men were walking down the street one day, talking about the spirit of democracy in this country, by which the humblest might rise to the greatest position our Nation can give a man. A street cleaner was sweeping close by, and one of the two men said: "See that boy! Why, he might become President of this country!" "Never in the world," said the other, "do you see him sweeping the dust against the wind?"

It is an unpopular thing to say, but it needs to be said, that the masses are not capable of self-direction. They need leadership in every relationship of life, and the world will never be able to dispense with leadership. An amazing revelation came to us during the Great War, through the mental

tests made of the young men entering service under the "selective draft" system. They represented a fair cross-section of American life. The following is taken from Professor Conklin's book, *The Direction of Human Evolution*, pp. 101-103:

"The mental tests used in our army revealed a surprising amount of illiteracy, and what is much worse, an alarmingly low level of average intelligence. These tests were devised to measure intellectual capacity or inherited ability rather than acquired information or education; and for the first time they gave us a means of estimating the approximate number of persons in this country of low, mean, or high intelligence. The tests were of two sorts, the Alpha test for those who could read and write, and the Beta test for all others. These tests were taken by about one million seven hundred thousand drafted men, who may be assumed to have been somewhat above the average intelligence of the entire population, since none who were evidently feeble-minded were drafted. Seven grades were recognized, ranging from A to D, these grades being designated as follows: A, very superior; B, superior; C plus, high average; C, average; C minus, low average; D, inferior; D minus, very inferior. The 'mental ages' of these different grades and the relative numbers in each are shown in the following table:

Grade	*Mental Age*	*Percent of Whole*
A	18-19	4½
B	16-17	9
C plus	15	16½
C	13-14	25
C minus	12	20
D	11	15
D minus	10	10

Assuming that these drafted men are a fair sample of the entire population of approximately 100 millions, this means that 45 millions, or nearly one-half of the whole population, will never develop mental capacity beyond the stage represented by a normal twelve-year-old child, and that only 13½ millions will ever show superior intelligence.

"When it is remembered that mental capacity is inherited, that parents of low intelligence generally produce children of low intelligence and that on the average they have more children than persons of high intelligence, and furthermore, when we consider that the intellectual capacity, or 'mental age' can be changed very little by education, we are in a position to appreciate the very serious condition which confronts us as a nation."

The great mass of the people must follow, while a few lead. But the mass will follow ultimately only where worth and the spirit of service are indicated. This does not mean that the mass, or "society," should be denied its rightful share of property, and the product of its labor. But it does mean that a high-souled man, motivated by the Spirit of Christ, acting as their employer can help them more in the accumulation and expenditure of money for their highest good than they could if turned loose with the fortune of their employer divided among them. Now, this is what we mean by Christian Individualism. And it imposes on a man a still greater responsibility than that of simply accumulating and distributing wealth—that of thinking for the crowd, thinking for them as our Lord would do, if before them in Person. While the Silent Partner is withdrawn from view, His business partner acts for Him. Who will say that being a partner of Christ is an easy job?

Speaking of leadership and the mass, it is a fact worthy of mention that the collective spirit that has dominated Germany for many generations has produced no great men of the first rank. There are no successors to Goethe, Kant and Schiller. Germany has failed in all her colonies, while England under the spirit of individualism has made a success of hers. It is true that Germany has reduced pauperism, prostitution and crime, the three great evils of society, while England has not done so. But, at the same time, England has discovered that her old individualism is antiquated, and that its rank growth is almost in itself a crime. The moral is, however, that neither will answer the need of the day. Collectivism does not produce the leadership; in-

dividualism does not take care of the weak. For society to bear all the burden would make a race of "goose-steppers." To bear none of it would make a race of criminals. We do need a spirit infused into the relationships of men that will help the unfit to survive and stimulate the fit to struggle. The need for struggle should never be removed as a factor in the development of life. What we need is a spirit that will help men to help themselves, not some of the maudlin sentimentality so manifest today.

This calls for men of great soul and faith. The world has no greater need than this, a host of Christian business men banded together, in the spirit of Christ, in making money with and for Him; men who can look on the multitudes as sheep having no shepherd; men who can accumulate wealth and use it for Kingdom purposes; men who can interpret property in terms of personality. This is Christian Individualism. And the world is waiting for it. Who shall say it is impractical? There are thousands of business men today giving the lie to such a claim. Some of these are Nash of Ohio, Hyde of Kansas, Fraser of Pennsylvania, Sir Henry Lunn and Rowntree of England, the late John J. Eagan of Georgia, of whom more later. If the ethics of Jesus are impractical, then we have come to the end of our row, for the forces of democracy are making their last great fight. It is Christ or chaos. And the business men of the Church have it in their power to test at its best testing place the religion of our Lord. It is Christian Individualism the world needs; or in other words, partnership with a Living Christ.

VII

THE FIELD OF PARTNERSHIP

"For we are laborers together with God."—1 Cor. 3:9.

"I cannot do it alone—the waves run fast and high,
And the fogs close chill around; the light goes out in the sky.
But I know that we two shall win in the end—Jesus and I.

"Coward and wayward and weak, I change with the changing sky;
Today so safe and brave, tomorrow too weak to try—
But He ne'er gives in; so we two shall win—Jesus and I."
—From the fly leaf of Dan Crawford's Testament.

OUR study thus far has brought us to this: Full fellowship with Christ is impossible unless we include the lower levels of life in the field of property; *property* is the one great instrument for Kingdom building; its use in the spirit of Christ is the only solution to the unrest of the world. We are now prepared to consider more in detail the specific field of operation in a partnership with Him.

It is a *creative* partnership. We must use the term, however, in a limited sense. Nothing is absolutely created save by God. Science teaches that the supply of matter on earth is exactly the sum total of what it was ages ago. Even the farmer who produces a bushel of wheat has brought nothing into existence that was not previously in the soil and in the air; but he has become a partner with God in assisting the forces of nature, in changing their form and in adding new values to life.

A ton of coal in the mine is worth nothing to the man in the city whose home needs it, until the miner, the railroad brakeman, and the drayman in the city have added their contribution to its value by placing it in the man's coal bin.

Our chemists and engineers have found out how to get more steel out of a ton of iron ore, more products out of crude oil, more crops off an acre of soil and to make a ton of coal yield more power. A few years ago cotton seed were considered worthless. The writer remembers how they were piled up at his father's gin, in the way, for any one to take who would. Then the chemists discovered the oil of the cotton seed and helped to develop uses for the oil, until today we have in what was once a worthless waste one of the nation's great industries. The capitalist, the engineer and the day laborer who throw a dam across one of our mountain rivers and convert the raindrops into electrical energy are creating new values and transforming material forces into something higher. The merchant creates new value by distributing things; the banker, by creating and sustaining the reservoir of capital for human enterprise; the lawyer, by the interpretation and application of our laws to further industry and capital in its legitimate growth; the teacher, by imparting information and inspiration to growing minds; the doctor, by conserving and directing human vitality; the bricklayer, by building a home or place of business out of common clay; all of these, and all others who by energy and skill add something of value to the things they handle, are in creative partnership with God.

The trouble is that too many of them do not recognize and acknowledge the partnership. The man who by good fortune finds an oil well comes to think of the oil as his; the coal operator comes to think of the coal as his; the wage-earner comes to think of the wage as his. What a wonderful dignity it would give to all forms of labor if men would come to think of themselves as partners with God in the handling of things! It would take the drudgery out of the common task and hallow every job with the sacredness of the divine Presence. A man once asked a shop girl what she did. She replied: "Oh, I measure cloth for a living, but I am a partner with Christ."

Henry Drummond, many years ago, in his book, *Natural*

Law in the Spiritual World, called attention to the relationship of the various natural kingdoms of the world, showing how the vegetable life stoops down and lifts the mineral life, how the animal stoops down and lifts the vegetable through food process to its level, and how man stoops down by the same process and lifts the animal. May we not take the thought one step further?

The last and final "lift" comes when man transforms material into spiritual value. Let us call it "Life's Lifts." Here comes along a man who by his foresight and industry converts the waterfall into hydro-electric power, and this into cotton cloth, and this into dividends, and this at last, by giving millions of dollars to educational institutions, hospitals, orphanages and mission stations, into spiritual values. Lifting things into human personality through partnership with Christ is one of life's holiest tasks—if men would but come to see it.

It is an *accumulating* partnership. Jesus had no quarrel with the accumulation of wealth. He condemned men who trusted in wealth, not wealth itself (Mark 10:24). The proper acquiring of wealth is like building a reservoir for power or water supply; like the improvement of a tool for more work. A man who is obliged to use all his earnings for the bare necessities of life has no working capital for other uses. The injunction of our Lord, "Lay not up for yourselves treasures upon the earth" (Matt. 6:19-21), is too often quoted as meaning an indictment against the increase of wealth. This is not correct. This injunction of His must be interpreted in the light of the parables of the pounds and the talents. There He commended the increase, and condemned the one who "laid up" his capital in a napkin. He refers to the policy of hoarding wealth, common then and now, which sets apart from all Kingdom use one's capital. Wealth increased and used in partnership with Him has His unqualified endorsement.

As to the *standards* of acquiring, Christ has much to say. Zacchæus, under the tutelage of Jesus, restored his ill-gotten

gain. The Pharisees were severely denounced for robbing widows while they were at the same time scrupulous tithers. A partner with Christ must be careful to accumulate by methods that He would approve. The stockholders of the department store referred to in Chapter IV accumulated large profits while some of their girl employees went down under the strain of low wages. The man who builds up his capital account by forcing those who work for him, whether they be Negro tenants, cotton mill girls, iron puddlers or what-not, to live under conditions that militate against the normal development of life and its powers, may well know that he is not accumulating by the standards laid down by his Silent Partner. Christ wants no such capital used for His Kingdom work. On the other hand, every man ought by every legitimate method to increase his capital. Why not? It gives the Silent Partner a larger and better instrument for Kingdom work.

It is an *administering* partnership—not of one-tenth but ten-tenths. Many a man who is tithing is patting himself on the back in congratulation that he is doing his whole duty. Jesus looked at *all* that a man had. It is not a question of how much a man may make, but of how much he is entitled to keep. It does not meet the tests of the Silent Partner for a man to accumulate money all his life, give little thought to its administration for Kingdom purposes, and then leave a will disposing of his estate to the Church. Some one has said that some men have to die, for God to get anything out of them. The problem of proper administration calls for much thought and prayer. It is not easy. A man's first duty comes to his immediate family, of course. But how about the extravagant tastes and standards of living beyond all need of or good for the family? The average American well-to-do family wastes enough to keep the average European family going. The problem for every man, who takes seriously his partnership with Christ, is to consider all of his capital and income as subject to the approval or veto of his Silent Partner.

It should be said that, in administering, one ought not to dissipate his capital by a reckless division of it. Little good would result, for example, if a very wealthy man were to dispossess himself of all his capital simply because there is human need. Jesus displayed common sense in dealing with the problems of wealth. Accumulated capital is His instrument for joint administration with the Partner. The story is told that, one day a man rushed up to Rothschild and exclaimed angrily:

"'You have a million pounds.'
"'Well?'
"'You have no right to so much money.'
"'Who should have it?'
"'The people.'
"'Of England or the world?'
"'Of—of the world,' the man faltered.
"'All right, take your share out of this and distribute the balance where it belongs,' and the banker handed the man a penny."

At no point in a man's life does he need the direction of the Holy Spirit more than in this problem of the proper administration of property.

It is a *participating* partnership. That is, the Silent Partner claims a portion of the profits as an acknowledgment of His partnership. The constant refrain of the Old Testament is: "The tithe is holy unto the Lord." Antedating the Mosaic Law, the servants of God tithed. God has always claimed a definite proportion of income. Now, let us not make the mistake of looking at this from the legalistic point of view. That raises an argument every time. But a plain, common sense view of the tithe from the standpoint of partnership with Him will lead any thinking man into the conviction that he is robbing his Partner by any method of his own. The need for the tithe roots itself in the human heart, not in the need primarily of the Kingdom of God. Men need it to keep God ever present in the daily administration of human affairs. The tithe goes far back into the secret

recesses of a man's heart, where he worships God. God has had a very important part to play in a man's income, and he will inevitably forget God unless he is impelled by a high sense of honor to turn back, in acknowledgment, a definite proportion of his income. The tithe is not binding because the Bible said so, but the Bible says so because it has to do with a fundamental relationship of life. The ten commandments do not make murder and adultery wrong; they were wrong before there was a table written in stone.

Jesus had little to say about the tithe. Only once did He mention it, and then incidentally, when He said: "This ought ye to have done." He was dealing with "friends," who had been trained under the Jewish law; they were no longer servants waiting for orders; they had graduated from the lower grades into the higher. They were now bound by a sense of honor, not orders. Is it possible to conceive that He would have scrapped all the training given to the Jewish people in their training for His Kingdom? He merely took some things for granted, and one of them was that they had learned to acknowledge God through the separated portion.

Plain honesty in a partnership relation is absolutely fundamental. We said in the beginning that honesty would require a division of the profits. Moreover, it is one thing to make a contribution to a beggar on the street corner and another thing to divide profits with a partner. Listen to men talk about "making contributions"! Is the Silent Partner a common street beggar? Shall we ever keep the Kingdom of Christ on the five-cent bargain counter, and seek to ease our souls by giving a little loose change that we may happen to have, to Him and His Kingdom? The great majority of the people of the Church, otherwise good people, are literally robbing their Partner of His portion. The moment a man accepts partnership with Christ he is driven to the policy of the separated portion. That belongs to Him. Then will come the problem of administering the remainder for and with Him.

The separated portion does two things, in the language of

Ina C. Brown in her wonderful little book on *Jesus' Teaching on the Use of Money.* It gives, first, the Kingdom of God a chance. Without it the claims of the Kingdom are completely shut out of a man's life. The cry of the world; its sob and distress; the plea of want and poverty; the hopelessness of heathenism; all these we never hear, shut in as we are in our comfortable homes. It gives, second, the soul a chance. With all the howling appeals that are constantly made to a man to gratify his senses there is no chance for his soul to develop unless he treats with a sacred sense of honor the separated portion as belonging to his Silent Partner.

"Let us think for a moment what would happen if every church member in the United States should actually do as the Bible suggests and set aside one-tenth of his income for God. There are 40,000,000 members in our Christian churches with about $40,000,000,000 total annual income. Calculate the tremendous power summed up in one-tenth of that amount, $4,000,000,000. Spent honestly and wisely, such a sum would furnish sufficient money in a few years to teach every living soul the principle of righteousness."—Roger Babson, *Enduring Investments.*

Per capita *wealth* in this country has increased from $980 in 1885, and $1,400 in 1909, to $2,900 in 1925. The National Bureau of Economic Research of New York City places the per capita *income* at $554 for 1924. Bear in mind that this includes every man, woman and child in this country, the immigrant, the Negro, and the driftwood of society. The income of the people of the Church would be a much larger figure. But one can take this low figure, multiply it by the total membership in his Church, and find out the very lowest estimate of the income of its people. Then he may deduct the total gifts made by his Church—and discover that somebody (and their name is "legion") is not being honest with the Partner.

It is last of all a *rewarding* partnership. The covenant promise is: "All things are yours, and ye are Christ's, and

Christ is God's" (1 Cor. 3:23). Paul exclaims, with the triumph of a great faith: "For I am persuaded that neither death, nor life, nor principalities, nor powers, nor things present, nor things to come, nor height, nor depth, nor any other creature, shall be able to separate us from the love of God which is in Christ Jesus" (Rom. 8:38, 39). The rewards of fellowship with Him are measured out both here and hereafter. What greater joy can a man have than to feel and know that he is, with Christ, driving the veil of darkness back, lifting the fallen that have fainted, bringing hope to the hopeless, curing the sore spots that infect society, giving sight to the sightless and salvation to the lost? Ah, material things remain just dead matter until touched by the power of Christ through a living partner, and then they become endowed with a spiritual power that transform life. In this transforming process the partner of Christ is the one charged with the responsibility and the one to whom is meted out the reward: "Well done, thou good and faithful servant; thou hast been faithful over a few *things,* I will make thee ruler over many things."

Consider for a moment what rewards men have lost and what glory has been taken away from our Lord, in that men have allowed the state through its paternalistic policy to minister to the needy. Legislation is constantly being urged for childhood, womanhood, old age, the cripple and the helpless of all classes. Men complain of this tendency, and have no one but themselves to blame. It might all have been done, and may yet be done, in the name of Christ.

It is a wonderful thing, when one comes to think of it, to be invited into such a partnership, to create, accumulate, administer and share with Him in the profits and the rewards. Is this a motive big enough? Men tell us that society is not yet ready for the altruistic motive to supplant the selfish motive of money-making. If so, then Christ was mistaken, and His program is but the dream of an idealist.

VIII

THE STORY OF ONE PARTNER

"That I may know him and the power of his resurrection, and the fellowship of his sufferings."—PHIL. 3:10.

"God give us men! A time like this demands
Strong minds, great hearts, true faith and ready hands!
Men whom the lust of office does not kill,
Men whom the spoils of office cannot buy,
Men who possess opinions and a will,
Men who love honor—men who cannot lie."

—J. G. HOLLAND.

THIS concluding chapter is largely about one man, a man who against great odds put into practise the fundamental principles of a partnership with Christ in a great industrial plant and in a business highly competitive, and who demonstrated that the Golden Rule in business is a workable plan. At his death he had written a new chapter in industrial relationships in the world, and left a name that will guide men in business for generations to come. It is better to have the story of one man who lived a partnership with Christ in business than a book of theory about it. This man was John J. Eagan of Atlanta, Georgia. We are especially indebted to Mr. Marion Jackson of Atlanta for the facts about Mr. Eagan's career. Mr. Jackson plans to write his life story in book form.

Eagan's father was an orphan boy, and came to this country as an immigrant, landing at Savannah, Georgia. He died as a result of disease contracted in the Civil War. John J. and his mother went to Atlanta when he was an infant. He engaged first as a clerk to his uncle on his mother's side, from whom he received his training in business. He joined the Church at about fourteen years of age. Later he told

it on himself that the day he joined the Church he made a vow with God that if God would prosper him and make him rich, he would "do right by God" with his wealth. At about thirty his uncle died, leaving him a large legacy.

He had a rather unique habit of writing out his prayers on scraps of paper, old letter-heads, bill-heads, or anything else that lay at hand. He never thought that these written prayers would fall into other hands; they were not written for others to see. On the day he received the above mentioned legacy he wrote one of these prayers. It is in conversational tone, as if he were face to face with God, talking to Him about what he should do with that much money; how to handle it; how to keep it from ruining him. Now, this from a man hardly thirty years old! In this and many other prayers there is this repeated expression: "O God, make a plain path for my feet."

His business prospered. He changed from one thing to another, because he was not satisfied that what he was doing would best serve God. He did not undertake to settle policies for others, but only for himself. He became later identified with the American Cast Iron and Pipe Company of Birmingham, Alabama. His friends said, when they heard it: "Somebody has handed John a gold brick." Not so with John Eagan and God! It became a gold mine.

His views of industry and capital were that there were three parties to be considered, the employer, the employee *and the buying public.* Many men have considered only the first two. He felt that after a living wage was paid the employee, and a modest return allowed on the capital involved, the surplus, after necessary maintenance and enlargement of the plant, should be used in reducing the price to the public. In order to carry out these views he was forced to buy a controlling interest in the plant and assume its direct management, which he never wanted to do. His motives were never personal gain. Mr. Jackson says of him that he could easily have been one of the richest men of America, with his wonderful money-making talents.

He was deeply interested in the problem of Christianizing industry. He introduced the profit-sharing plan, with the employees and employee representation in management. In one year profits amounting to $200,000 which would ordinarily have gone to the stockholders, of whom he was the principal one, were distributed to employees, over and above their regular wages. Shortly after the war, when so many enterprises were shutting down or cutting wages, he refused to do either, indicating that the welfare of the workers was his chief concern. One day, walking home with a Negro employee, he learned that the Negro was having difficulty in supporting his family and raising his children in a good neighborhood. He wrote his wife that night that he would look into the wages the father was receiving and see that they were raised. This from a busy millionaire! He voluntarily reduced rents on his property in Atlanta soon after the outbreak of the war, when others were increasing rents. His plan of turning over in trust the common stock of the company to the employees on certain conditions, when it became public, made the business men of the world gasp. It occupied the front pages in the papers of New York City. When he saw one of these newspaper accounts, he wrote his wife as follows:

"It does seem strange that the decision of Christian directors to practice the teachings of Christ in their business should cause newspaper comment. This means, however, that our example will have a national influence. What a tremendous responsibility it puts upon us! I know this following out of the principle of Christ is not to be easy. When was it ever easy to follow Him whose path led to the cross?"

Again, he wrote his wife in regard to carrying out his program:

"There are so many responsibilities, and such a great opportunity. The real question is, Have I the spirit of Christ, and if so, have I enough of His life in me to settle this problem with

these men? It is a hard task, and while He has blessed me in a measure I did not think possible I am confident *we*" (he and God) "seem to have made a little impression on some of our men. To change men's ideas so they prefer sacrifice for Christ to gain for self, can only be done by the power of Christ."

His program, which he put into effect after great opposition from others interested in the profits of the business, was as follows: First, to assure a living wage to the workers, they themselves to determine what it should be; second, that a dividend of eight per cent be paid to the stockholders on money actually invested, out of the earnings; third, that the product be sold to the public as nearly at cost as possible; fourth, that the surplus earnings be divided equally among the employees and the management. He initiated many projects for the welfare of his employees, such as providing a physician and dentist for them, the organization of a relief association for those incapacitated by sickness or accident, and the building of homes for them on the cost basis.

While a large part of his time was taken up in the management of his plant, for which he drew only a nominal salary, he was known among his closest friends as a great personal worker in the Church. A man told the writer how he came to Atlanta about twenty years ago and went, as he was forced to do, to a rather cheap boarding place. He did not know Mr. Eagan, and had no reason to think Mr. Eagan knew him. But one day Mr. Eagan called on him and asked him to go to Sunday School at the Central Presbyterian Church, of which he was superintendent. As an elder in the church he was never too busy with business to give the interests of the Kingdom first place. He was not considered a dreamer among his business associates but a business executive of keen judgment, always sound and progressive. They reposed the utmost confidence in his practical judgment in business affairs.

He turned over by a will, in one of the most remarkable

documents ever written in this country, the plant at Birmingham, Alabama, to the employees, the common stock to be held in trust on certain conditions. The following paragraph concludes this will and sets forth its purposes:

"The trustees appointed by this codicil, in accepting the trust and acting hereunder, will be trustees both for said employees and said persons requiring the product of said company. It is my will and desire that said trustees in the control of said company, through the control of said common stock, shall be guided by the sole purpose of so managing said company as to enable said American Cast Iron Pipe Co. to deliver the company's product to persons requiring it at actual cost, which shall be considered the lowest possible price consistent with the maintenance and extension of the company's plant or plants and business and the payment of reasonable salaries and wages to all the employees of said company, my object being to insure 'service' both to the purchasing public and to labor on the basis of the Golden Rule given by our Lord and Saviour, Jesus Christ.
"This 3d day of April, 1923.

"(Signed) JOHN J. EAGAN."

He became, though not even a high school graduate, one of the greatest authorities in the United States on social questions, and was one of the principal factors in setting up the Inter-Racial Committee throughout the South, which has done more in a quiet way to adjust differences between whites and blacks, before an open outbreak, than any other one factor. No one ever knew how much money he gave away to benevolent and charitable objects. No worthy call ever found him indifferent. He kept a record, for himself alone, of his gifts, which began as a small boy at ten cents. He multiplied ten-fold the original legacy left him by his uncle, and in the meantime distributed enormous sums by gift. The balance of his estate, after his turning over the plant mentioned, was left in trust to his wife to carry out some of his plans.

In concluding this remarkable story, nothing better could be added by way of comment than to quote at some length

from an address he delivered to a group of business executives on "The Golden Rule in Business."

"I would call you to face your responsibility this morning as leaders of men. I may be talking to stockholders, executives or foremen. Whichever you may be, you have been given of God certain opportunities, certain talents. Men are under your direction and control, and take the 'yes' or 'no' of the daily task from you as the manager over them.

"The true function of industry today is MAKING MEN. How well have we succeeded? Statistics show that at least one-third, possibly one-half, of the families of wage earners employed in manufacturing and mining earn, in the course of the year, less than enough to support them in anything like a comfortable and decent condition. Do you men know the slums of your community? In these slums you will find not only the down-and-out and the misfit, but many, many wage earners. On the other hand, you will find men broken by industry. Do you know that the number of men killed by industry in America averages twenty-five thousand a year, and that seven hundred thousand are injured in one way or another every year so as to be incapacitated for work four weeks and over?

"Three percent of our population own sixty percent of its wealth. Sixty-six and two-thirds of the population own five percent of the wealth. An average of ten million people in our country are living in poverty. Corporations are organized for making money and we are all working for corporations. Now, how are we in a system, organized for making money to make men?

"I would say, in the first place, that there are no soulless corporations. They are formed of human beings, stockholders, directors, officials, and all down to the smallest persons connected with them are human beings, and a human being has a soul, and so long as human beings can be converted, corporations can be converted. I don't want a new system, but I am interested in changing the hearts of men.

"First I name a living wage. We must first be honest. We have no right to rob the man who works honestly and faithfully of a good support for himself and his family in order to enrich the stockholders or even to serve the public. Tell me that a cor-

poration cannot afford to pay a living wage and I will tell you that corporation ought to go out of business. In your own corporation, how many of your men are living in places you would not live in? From four to eight times, according to different communities, as many babies die in the poorer sections where many of your workmen live, because they are unable to live elsewhere, than in well-to-do sections. In this country an average of two and a half million people are in bread lines and hunting jobs, while other men are working twelve hours a day and seven days in the week. I quote that great Quaker, Seebohn Rowntree, of England. He is the head of a plant employing some seven thousand people (cocoa and candy manufacturer). I heard him say in New York, to a little group of manufacturers gathered for a conference—'I never go to sleep satisfied, and I never will until I shall be satisfied for my child to work in any position in our factories.' Have we the right to be satisfied with anything less than that?

"Second, we have the profit-sharing plan.

"Third, we take care of the sick and their families without cost to them. In case of death there is a fund to pay funeral expenses of any employee or member of his family.

"Fourth, we have the pension fund. Industry has no right to take a man, use the best years of his life, and as old age approaches throw him on the scrap-heap. We have, in seven or eight years, set aside a fund of $250,000. It is one of the real joys to see men who otherwise would be dependent on their families, receiving monthly, through this fund, their own money, which they have earned, and which has been set aside in this fund. This is not deducted from their pay envelopes but from money applicable to dividends.

"The last feature of our organization is employee representation. This is fundamental if you would make men. 'He who is always told what he must do never knows what he should do.' No changes in working conditions, hours, or wages are made without consultation with this board.

"May I close with a personal word. Men have asked, 'Is your plan practical?' That is not the question. The question is—'Is it right?' Some men say—'If you are sure that the adoption of the principles of Jesus Christ in my business will make it successful, I will go all the way.' There has not been a business man since the beginning of time who would not be glad to do

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that. If we cannot put Jesus in business we ought to get out of business, and get somewhere we can go with Jesus Christ. No man or business ever gave Him right of way but with profit to that man or business."

Is it any marvel that God honored such a life? Eagan believed in the personal presence of his Lord, and that he and his Lord were full time partners. And (the thing we have been trying to say all through this book) Jesus became real to him in the handling of property.

The future progress of the Church rests largely with the Christian Business Men of the world. Jesus must be introduced into our lowest relationships of life, if He is to direct and control our highest. We need in every community a small band of consecrated business men, capitalists, and wage-earners, who will come together with a high purpose to take Jesus as a partner in their business. Eagan never waited for others to act. He blazed the trail, that others must follow. But men acting alone often feel that they can accomplish little. If every man in every small community who feels the impulse to start anew in a program of partnership with Christ will make his purpose known and invite others like-minded, of all communions, to join him, they will in a coöperative spirit be able to revolutionize their community. Why not start in your community?

A new day is dawning for the Church. The heralds of this new day have already appeared, in men like Eagan, all over the world. Shall the sons of the men who in great faith cleared our forests, tunnelled our mountains, bridged our rivers and thrust our railroads across a wild continent, met and overcame every difficulty in the material development of this Nation, now falter when the hour has struck for a great adventure in faith for the Kingdom of our Lord and His Christ? A generation ago the slogan was, "Business is business." Our civic clubs have made us see that, "Business is Service." And now the world waits for men who are ready for the slogan: Business is the Kingdom of God.

SUGGESTIONS FOR STUDY

CHAPTER I

PASSAGE FOR SCRIPTURE STUDY: John, Chapter 15.

Why is it important to have every relationship of life clearly defined?

What are the limits of Christ's control over human life?

Illustrate from experience the tendency of Christian people to separate the material and the spiritual in life.

Explain the reason for this tendency.

Do you agree that if Christ can be made real in the lower levels of life He will become more easily real in the upper levels?

Has the approach of the Church on the property question been the best one?

What constitutes the major reason why the Christian should have the right attitude towards property?

What would you say the Church of today needs most?

Will a correct attitude towards property serve to reach the desired end?

What have you to say about the two areas in life—of Being and Doing?

Can moral character be developed where there are no choices?

Explain the absence of command in our Lord's dealing with men on the matter of property.

CHAPTER II

PASSAGE FOR SCRIPTURE STUDY: I Corinthians, Chapter 3.

Look up all Scripture references on fellowship, partnership, communion, partakers.

Date of translation of King James Version? Why was the word *fellowship* at that time so often used?

Is there inconsistency in a sharing with the Lord at the communion table by one who denies the share of the Lord in the lower levels of his life?

Discuss the elements of a partnership.

Why were the trio of fishermen—Peter, James and John—typical Roman-law partners?

Differentiate between an agent and a partner.

Discuss at length the implications of an ordinary partnership.

Is it necessary for all partners to furnish the same elements in establishing the partnership relation?

How do our modern forms of partnership differ from the Roman form?

What proportion of the total do you contribute in your partnership with Christ?

Pecuniary gain being the purpose of a partnership, why do men shrink from thinking of this relationship with Christ?

Illustrate from life how the material is the gateway to the spiritual.

CHAPTER III

PASSAGE FOR SCRIPTURE STUDY: I Corinthians, Chapter 12.

Show from life how partnership begins that which fellowship consummates.

Do you believe that there can be full fellowship with Christ where there is no sense of partnership with Him in material things? Discuss this.

Why must things be put first in the development of spiritual life?

What are the two-fold purposes of property discussed by the author?

Illustrate the unity of life—first the material, then the spiritual.

Prove or disprove the statements of the author from Scripture as to the place and function of things in the scheme of life.

Show from Scripture how property and worship are related.

Discuss the claim of the author that "get a man's heart, you get his money" is a half-truth. Is he right or wrong?

Discuss the case of the Macedonian Christians.

Do you believe that the Church must wait for a revival on the attitude of its people towards property and its relationship to the Kingdom?

How can the Church best proceed towards getting surrendered lives?

Can the Church grow normally by shutting Christ out of the control of the lower levels of life?

CHAPTER IV

PASSAGE FOR SCRIPTURE STUDY: Matthew, Chapter 25.

Discuss the meaning of "The Kingdom of God."
Why did the Church come to think of the Kingdom as for and of another world?
Discuss the two extreme views of the "Kingdom." With which do you agree?
Discuss the content of the statement, "Preaching the Gospel."
Has the Gospel a social message? Illustrate from Scripture.
Have you observed any signs of a revolt against private property, as an institution, on the part of society?
Discuss the growth of democracy and the rights of man. Compare the status of the common man with that of 100 years ago.
Why is private property today the main citadel of attack?
Do you believe there is anything wrong with the social order? Illustrate its injustices from experience or reading.
What is the basis of the "social unrest" of today?
Why does the author claim that the wrong attitude towards property is the mainspring of our social troubles?
Show from Scripture that the teachings of Jesus, if applied, would settle the problems of social injustice.

CHAPTER V

PASSAGE FOR SCRIPTURE STUDY: Matthew 19:16-30.

Show how the New Testament teachings inspired the struggle for the rights of men. Is the movement altogether political?
What part has the Church played in this age-long struggle?
Can the Church stand aside when it has the solution?
Does this necessarily mean the union of Church and State?
What have you to say as to the cause of pauperism, prostitution and crime?
Are the under-privileged responsible for their condition?
Does the attitude of the world as to property lessen or increase the class known as the under-privileged?
Show how our system of civilization is built up largely on the

theory of the sanctity of private property as an institution.
Show the effects in history of the theory of individualism.
How would you describe individualism? Examples today.
How would you describe collectivism? How does it differ from socialism?
Show examples of the trend towards collectivism in this country.
Objections to collectivism.
Its effect on the old theories as to private property.

CHAPTER VI

PASSAGE FOR SCRIPTURE STUDY: Luke 19:1-27.

What two fundamentals as to any theory of private property must be kept inviolate?
Show how individualism ignores one, and collectivism the other.
Discuss Mr. Herbert Hoover's statement of American Individualism and show how he is ahead of the individualism of the Old World.
Show from Scripture how the teachings of Jesus occupy the middle ground between individualism and collectivism.
Are the teachings of Jesus impractical in a business world?
Discuss "hoarded" wealth and used capital from His teachings.
What does the author mean by Christian Individualism?
Do you believe that society will secure the utmost of its portion of wealth under Christian Individualism?
What weakness in human nature makes necessary Christian Individualism?
Show how this will increase responsibility among those who are able to acquire wealth.
Discuss the trend of the social order in the light of Professor Conklin's figures.
Show how Christian business men must adopt the teachings of Jesus or face the evils of collectivism.

CHAPTER VII

PASSAGE FOR SCRIPTURE STUDY: Luke 16:1-17.

Illustrate what the author means by a creative partnership.
What is life's last great "lift"?

Do you endorse the statement that our Lord never opposed the accumulation of capital? Draw distinctions here.

Why is the administration of property or wealth the hardest of all elements in this partnership to live up to?

Discuss the distribution of wealth as it is demanded by some social groups.

Discuss the tithe in the light of a participating partnership.

Explain the silence of Jesus on the tithe.

What is the fundamental reason for the tithe?

Discuss the effect of the tithe in your local church if practised by all its people. What would be the approximate income of your church?

Does the spiritual nature of a man have a chance for development unless the principle of the separated portion is observed? Does the Kingdom of God have a chance without it?

What are the rewards of the partnership relationship with Christ?

Show how the paternalism of our Government is robbing Christ of glory that might be His.

CHAPTER VIII

PASSAGE FOR SCRIPTURE STUDY: Matthew, Chapter 7.

Give briefly the story of John J. Eagan's life.

How did his theory of industry differ from that of others who have sought to apply the Golden Rule in business?

Discuss his vow with God in the light of the vow made by Jacob? Was this cold-blooded bargaining?

What was the secret of his business success?

Has any Christian man the right to expect the blessing of God in his business who adopts the teachings of Christ as to property?

Do you believe that the average worker in industrial life today gets his fair share of the profits of industry? Illustrate.

Was Mr. Eagan's plan practical?

Can any one begin in a small way to practise partnership with Christ?

Are you willing to begin now to accept fully the partnership He offers?

How can a few business men in a community get together on a

program as outlined in this book, and change the attitude of the public towards property?

Will you seek to get others to read this message on Royal Partnership?

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